REPORT

of the

Superintendent of Insurance

1989

BUSINESS OF

1988

Showing the Business Transacted by Provincial Insurance Companies and Premiums and Losses of the Companies Licensed in the Province of Manitoba, for the Year Ending December 31st, 1988

MG-7929

91-06453/

Eighty-Third Annual Report

of the

Superintendent of Insurance

For the Year 1988

Published in Accordance with the Provisions of Section 20
of The Insurance Act

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PROVINCE OF MANITOBA

Department of Cooperative, Consumer and Corporate Affairs

To the
Minister of Cooperative, Consumer and Corporate Affairs
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the Eighty-Third Annual Report for the year ended December 31st, 1988, respecting the various Insurance Companies, Fraternal and Mutual Benefit Societies licensed under The Insurance Act.

The number of insurance companies operating in the Province during the past license year was 319, made up of 22 provincially-incorporated companies, 4 reciprocal exchanges and 293 federally-registered companies.

At December 31st, 1988, the 22 provincially-incorporated companies, licensed to do business under The Insurance Act, were classified as follows:

Fire and Miscellaneous (including Mutuals)	18
Life and Accident and Sickness	1
Fraternal and Mutual Benefit Societies	2
Hail	1
Total	22

New Provincially-Incorporated Companies admitted by licence in 1988 to write the class of business noted:

Canadian Lawyers Insurance Association
Reciprocal Exchange

Canadian Universities Reciprocal Insurance Exchange
Reciprocal Exchange

Provincially-Incorporated Company which ceased doing business in 1983:

Northern Union Insurance Company Limited**

**The winding up of this insolvent Manitoba insurer continued through 1988.

At December 31st, 1988, there were 293 Federally-registered companies licensed to do business under The Insurance Act, classified as follows:

Property	2
Property and Miscellaneous	139
Property, Miscellaneous and Life	1
Life Only	14
Life and Accident and Sickness	90
Miscellaneous	31
Fraternal and Mutual Benefit Societies	16
Total	293

In addition, in 1988, 12 Federally-registered companies held a Discontinuing Licence. This is a limited licence issued to an insurer that has discontinued undertaking or renewing insurance contracts in Manitoba, but continues to be liable under existing contracts.

New Federally-Registered Companies admitted by licence in 1988 to write the classes of business noted:

Federated Insurance Company of Canada
Property, Miscellaneous and Automobile

Federated Life Insurance Company of Canada
Life, Accident and Sickness

GAN Canada Insurance Company
Property, Hail, Miscellaneous and Automobile

Hartford Insurance Company of Canada
Property, Miscellaneous and Automobile

Laurentian Life Insurance Company of Canada
Life and Accident and Sickness

Sons of Norway
Fraternal Society

Stewart Title Guaranty Company
Title

Sumitomo Marine and Fire Insurance Company, Limited
Property, Miscellaneous and Automobile

Voyageur Insurance Company
Property and Miscellaneous

Federally-Registered Companies which ceased doing business during 1988:

Eaton Life Assurance Company

Great Eastern Insurance Company

Montreal Life Insurance Company

Royal Life Insurance Limited

Federally-Registered Companies which have changed their name during 1988:

Acadia Life Insurance Company
TO: Sun Alliance and London Assurance Company (Canada)

Aetna Casualty Company of Canada
TO: Laurentian Casualty Company of Canada

Aetna Insurance Company
TO: CIGNA Property and Casualty Insurance Company

Baltica-Skandinavia Reinsurance Company of Canada
TO: Primmum Insurance Company

Provident Alliance Life Insurance Company
TO: Balboa Life Insurance Company

Deposits of Companies licensed in Manitoba, as at December 31st, 1988:

Dome Insurance Corporation Ltd.	$ 67,125.
Hutterian Brethren Mutual Insurance Corporation	50,000.
**Laurentian General Insurance Company Inc.	500,000.
**Laurentian Life Insurance Company Inc.	1,000,000.
Manitoba Mennonite Mutual Insurance Company	70,000.
Red River Valley Mutual Insurance Company	265,000.
Total	$1,952,125.

**As the Province of Quebec does not enter into Reciprocal Deposit Agreements, these companies have placed a deposit with the Minister of Finance.

Licensing of Adjusters:

During the past licence year, there were 111 Insurance Adjusters' Licences issued, made up as follows:

Adjusters	78
Assistant Adjusters	12
Hail Adjusters	21
Total	111

Licensing of Agents:

During the past licence year, there were 4,613 Insurance Agents' Licences issued, made up as follows:

General (includes all classes except Life)	1,147
Life	2,242
Accident and Baggage	100
Accident and Sickness	678
Automobile	28
Hail	416
Others	2
Total	4,613

Individual Loss Ratios for the Various Classes of Insurance:
(Direct Premiums Written to Losses Incurred—including Adjustment Expenses):

	1985	1986	1987	1988
Accident and Sickness	92.93%	97.30%	78.43%	106.32%
Aircraft	51.09	54.39	103.29	46.58
Automobile	102.37	119.80	117.94	85.57
Boiler and Machinery	13.78	50.75	22.73	9.71
Fidelity and Surety	47.89	59.24	41.61	2.78
Hail	32.44	77.02	41.31	35.70
Liability	76.11	54.88	72.82	66.23
Marine	53.20	35.56	44.58	46.70
Property	71.19	64.70	61.88	59.85

The Insurance Branch is responsible for the administration of:

The Insurance Act;
The Marine Insurance Act;
The Insurance Corporations Tax Act; and
The collection of the tax under the regulations of The Fires Prevention Act.

The mandate of the Insurance Branch is to protect the consumer while facilitating the transaction of the business of insurance in Manitoba. To accomplish this, the following functions are performed:

Answering inquiries of a general nature about insurance;
Licensing of insurance companies for the transaction of the business of insurance;
Monitoring the solvency of insurance companies incorporated in Manitoba;
Setting licensing requirements of agents, brokers and adjusters;
Determining the deposits of insurance companies incorporated in Manitoba;
Mediating disputes between consumers, agents, adjusters and insurance companies;
Preparing the Annual Report required by The Insurance Act;
Collecting the premium tax under The Insurance Corporations Tax Act; and
Collecting the tax under The Fires Prevention Act.

As of March 31st, 1989, The Office of the Superintendent of Insurance had a staff of nine persons.

The Seventy-First Annual Conference of the Canadian Council of Insurance Regulators was held from September 26th to 27th, 1988 in Winnipeg, Manitoba. Approximately 349 members of the insurance fraternity and their legal representatives attended.

The following Officers were elected for the year 1988/89:

President: Earl McGill, Superintendent of Insurance, Manitoba
Vice-President: Reginald Richard, Superintendent of Insurance, New Brunswick
Secretary-Treasurer: W. B. Laur, Office of the Superintendent of Insurance, Ontario

Following the election of Officers, the Superintendents accepted the invitation of the Superintendent of Insurance, New Brunswick, to hold the 1989 Conference in Saint John, and also of the Superintendent of Insurance, British Columbia, to hold the 1990 Conference in Vancouver.

The Office of the Superintendent of Insurance has received excellent co-operation during the past year from the officers and staffs of the insurance companies operating in the Province, the officials of the Insurers' Advisory Organization, The Manitoba Public Insurance Corporation, the Canadian Life and Health Insurance Association Inc., the Life Underwriters Association of Canada, the Canadian Federation of Insurance Agents and Brokers Association, the Insurance Institute of Canada, the Insurance Bureau of Canada, The Winnipeg Life Underwriters Association, the Insurance Brokers' Association of Manitoba Inc., The Winnipeg Life Managers' Association and the Insurance Adjusters.

Respectfully submitted,

Earl McGill, F.I.I.C.
Superintendent of Insurance

DOME INSURANCE CORP. LTD.
Head Office: Winnipeg, Man.
Commenced Business: January 1st, 1949

Officers:

Chairman of the Board ..... D.D. Everett
President ..... R.R. Bracken
Secretary ..... S.B. Grieve

Directors:

D.D. Everett ..... Winnipeg, MB
A.W. Everett ..... Vancouver, BC
P.J. Everett ..... Toronto, ON
M.M. Everett ..... Vancouver, BC
R.R. Bracken ..... Winnipeg, MB

Amount Deposited with the Government of Manitoba..... 67,125.00

Authorized to transact Fire, Automobile, Liability, Guarantee, Boiler and Machinery, Plate Glass and Theft Insurance.

Authorized Capital $300,000.00
Amount Subscribed and Paid $100,000.00

STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1988

Assets:		$'000
Book Value of Bonds, Debentures and Stocks		$ 700
Cash on Hand and in Banks		66
Interest Due or Accrued and Unpaid		0
Other Assets		1
Total Assets		767
Liabilities:		
Total provision for Unpaid Claims and Adjustment Expenses		0
Unearned Premiums		3
Expenses Due and Accrued		2
Taxes Due and Accrued		6
Other Liabilities		0
Balances Due Agents and Return Premiums		0
Total Liabilities (excluding Capital Stock)		11
General Reserve (Surplus)	656	
Capital Stock Paid Up	100	756
Total Liabilities		767

Underwriting Account:		$'000
Net Premiums Earned		24
Net Claims Incurred and Adjustment Expenses	1	
Commissions	7	
Salaries, Fees, Taxes and Other Expenses	10	
Total Operating Expenses		18
Underwriting Gain/Loss		6
Other Revenue: Interest, etc.	137	
Other Expenses: Taxes etc.	11	
Net Income for the Year		126

NOTE - Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION

Head Office: Winnipeg, Man.

Commenced Business: February 24, 1981

Incorporated in Manitoba December 31, 1980

Officers:

President .....J. Kleinsasser General Manager .....D.M. Miller

Directors:

John Hoffer .....Poplar Point, MB J. Kleinsasser .....Ste. Agathe, MB
J. Decker .....Olivet, South Dakota D. Waldner .....Mitchell, South Dakota
M. Waldner .....Elie, MB Jake Hoffer .....Poplar Point, MB
M. Mommsen .....Rifton, NY David Waldner .....Lac du Bonnet, MB

Amount Deposited with the Government of Manitoba.....50,000.00

STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1988

Assets	$'000
Book Value of Bonds, Stocks, and Mortgage Loans, etc.	2,441
Cash on Hand and in Banks	762
Amounts due from other insurance companies	35
Investment Income due and accrued	79
Amounts due from agents or brokers	251
Deferred policy acquisition expense	44
Other Assets	298
Total Assets	3,910
Less Assets Not Admitted	0
Total Admitted Assets	3,910

Liabilities		$'000
Unpaid Claims and Adjustment Expenses		175
Taxes due and accrued		58
Reserve for Unearned Premiums		1,057
Amounts owing on Reinsurance		678
Other Liabilities		113
Surplus including statutory reserve		1,829
Total Liabilities		3,910
Underwriting Account		
Net Premiums Earned		1,340
Net Claims Incurred (including Adjustment Costs)	489	
Commissions	187	
Dividends or Rating Refunds	450	
General Expenses, Taxes, etc.	524	
Total		1,650
Underwriting Income		(310)
Investment Income	225	
Other Income or Expenses	(9)	
Net Income for the Year		(94)
Returns for Manitoba		
Premiums written (Direct)		1,465
Losses Paid		501
Loss Ratio		34.19%

NOTE - Statements filed by Provincial Companies are checked, amended if necessary, and are published in this report, subject to final inspection.

MANITOBA MENNONITE MUTUAL INSURANCE COMPANY

Head Office: Steinbach, Man.

Commenced Business: December, 1940

Officers:

A.G. Kehler, President .....Ste. Anne, MB B.N. Wall, Vice-President .....Altona, MB
A. Sawatzky, Manager-Secretary Treasurer ..... Steinbach, MB

Directors

A.G. Kehler	Ste. Anne	F.N. Thiessen	Winkler
H. Harms	Altona	J.K. Friesen	Niverville
G.J. Kehler	Ste. Anne	B.N. Wall	Winkler

Amount Deposited with the Government of Manitoba 70,000.00

STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1988

Assets	$'000
Book Value of Bonds, Stocks, and Mortgage Loans, etc.	2,416
Cash on Hand and in Banks	1,768
Amounts due from agents and brokers	502
Amounts due from other insurance companies	25
Investment Income due and accrued	74
Fixed Assets (Office premises etc.)	283
Other Assets	535
Total Assets	5,603
Less Assets Not Admitted	118
Total Admitted Assets	5,485

Liabilities		$'000
Unpaid Claims and Adjustment Expenses		209
Taxes due and accrued		92
Reserve for Unearned Premiums		952
Amounts owing on Reinsurance		240
Other Liabilities		443
Surplus including statutory reserve		3,549
Total Liabilities		5,485

Underwriting Account		
Net Premiums Earned		1,552
Net Claims Incurred (including Adjustment Costs)	878	
Net Commissions Incurred	142	
General Expenses, Taxes, etc.	548	
Total		1,568
Underwriting Income		(16)
Investment Income	365	
Other Income or Expenses	(2)	
Net Income for the Year		347

Returns for Manitoba	
Premiums written (Direct)	3,630
Losses Paid	2,136
Loss Ratio	58.84%

NOTE - Statements filed by Provincial Companies are checked, amended if necessary, and are published in this report, subject to final inspection.

MANITOBA MOTOR CLUB INSURANCE COMPANY INC.

Head Office: Winnipeg, Man.

Commenced Business: March 31st, 1966

Incorporated in Manitoba: May 31st, 1965

Officers

President	F.S. Kovitz	1st Vice-President	R. Cadieux
Executive Vice-Pres.	M.T. Colledge	2nd Vice-President	M. Gottschlich

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STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1988

Assets	$'000
Bonds (Book Value).	25,000
Cash on Hand and in Banks	0
All Other Assets	157,865
Total Assets	182,865
Deduct Assets Not Admitted	3,625
Total Admitted Assets	179,240

Liabilities		$'000
Claims Due and Unpaid		41,000
Advance Payments - Premiums		58,062
Contingency Reserve		66,823
Other Liabilities		7,343
Surplus		6,012
Total Liabilities		179,240
Receipts		
Premiums	112,763	
Interest	21,732	
All Other Income	0	
Total Income		134,495
Expenditures		
Claims	81,000	
Administration Expenses	38,981	
Taxes, Licence Fees	4,877	
Other Expenses	0	
Total Disbursements		124,858
Excess of Income over Expenditure		9,637

EXHIBIT OF CERTIFICATES IN MANITOBA

Classification	No.
1. At end of 1987	107,000
2. New Effected	17,833
3. All other Additions	0
4. Total	124,833
Less Ceased by:	
5. Death	359
6. Lapse	11,122
7. Other	478
8. Total Ceased	11,959
9. At end of 1988	112,874

NOTE - Statements filed by Provincial Companies are checked, amended if considered necessary and are published in this report subject to final inspection.

RED RIVER VALLEY MUTUAL INSURANCE COMPANY
Head Office: Altona, Man.

Commenced Business: March 1941

Officers:

President .....Raymond C. Friesen Vice-President .....Peter J. Reimer
Manager .....Harvey G. Heinrichs

Amount Deposited with the Government of Manitoba 265,000.00

STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1988

Assets	$'000
Book Value of Bonds, Stocks, and Mortgage Loans, etc.	7,706
Cash on Hand and in Banks	427
Agents' Balances	1,364
Interest Accrued	134
Fixed Assets (Office Premises, etc.).	381
Miscellaneous	1,244
Total Assets	11,256
Less Assets Not Admitted	143
Total Admitted Assets	11,113

Liabilities	
Claims unpaid and Adjustment Expenses	1,146
Net Premiums Unearned	4,458
Commissions Due Agents and Return Premiums	4
Expenses Due and Accrued, Taxes, etc.	658
Amounts due other Insurance Companies	322
Total Liabilities	6,588
Surplus (indicated Statutory Reserve)	4,525
Total Liabilities, Surplus and Reserve	11,113

Underwriting Account		
Net Premiums Earned		6,973
Claims Incurred and Adjustment Expenses	3,979	
Commissions	1,435	
Taxes	367	
All Other Expenses	770	
Total Operating Expenses		6,551
Underwriting Profit		422
Other Revenue (Investment gain) etc.	710	
Other Expenses	461	
Net Income for the Year		671

Returns for Manitoba	
Direct Premiums Written	10,290
Losses Incurred	5,294
Loss Ratio	51.44%

NOTE - Statements filed by Provincial Companies are checked, amended if necessary, and are published in this report, subject to final inspection.

INSURANCE COMPANIES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES
Licensed to transact business under "The Insurance Act"

THE PROVINCE OF MANITOBA
to December 31st, 1989

The letter(s) preceding each insurer designate the class(es) of insurance wherein each is authorized to transact business.
(The types within the classes are designated on each licence.)

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED.

A. LIFE insurance only.

B. LIFE, PERSONAL ACCIDENT AND SICKNESS insurance only.

C. PROPERTY insurance, being insurance with the meaning of fire, inland transportation, livestock, plate glass, sprinkler leakage, theft and weather insurance.

D. FIRE insurance, including lightning and explosion insurance and insurance respecting use and occupancy, rents, profits and charges and, in addition thereto any one or more of the following classes of insurance if and when written in a policy of fire insurance on the same property; namely: falling aircraft, earthquake, windstorm, tornado, hail, sprinkler leakage, riot, malicious damage, weather, water damage, smoke damage, civil commotion and impact by vehicles.

E. HAIL insurance.

F. Accident, sickness, workmen's compensation, employers' liability, public liability, property damage, aircraft, guarantee including fidelity and surety, boiler and machinery, plate glass, theft, livestock, title, credit, mortgage, legal expense, liability, marine, inland transportation, earthquake, explosion, forgery, limited hail, sprinkler leakage, windstorm, weather and real property.

G. Automobile insurance of any kind.

Mut. Ben. - Mutual Benefit Societies
Mut. Fire - Mutual Fire
DISC. - Discontinuing Licence
FRAT. - Fraternal Societies
RECIP. - Reciprocal Exchange

FEDERALLY LICENSED COMPANIES

LIC. CODE.	NAME OF COMPANY	CANADIAN HEAD OFFICE
B.	ABBEY LIFE INSURANCE COMPANY OF CANADA	3027 Harvester Road, Burlington, ON L7N 3G9
Frat.	ACTRA FRATERNAL BENEFIT SOCIETY	400 - 2239 Yonge St., Toronto, ON M4S 2B5
C.F.G.	ADVOCATE GENERAL INSURANCE COMPANY OF CANADA	2 St. Clair Ave. W., Toronto, ON M4V 3A4
C.E.F.G.	AETNA CASUALTY AND SURETY COMPANY	145 King St. W., Toronto, ON M5H 3T7
B.	AETNA LIFE INSURANCE COMPANY	145 King St. W., Toronto, ON M5H 3T7
B.	AETNA LIFE INSURANCE COMPANY OF CANADA	145 King St. W., Toronto, ON M5H 3T7
C.F.	AFFILIATED F M INSURANCE COMPANY	202 - 155 Gordon Baker Road, Willowdale, ON M2H 3N7
B.	ALEXANDER HAMILTON LIFE INSURANCE COMPANY OF AMERICA	85 Bloor St. E., Toronto, ON M4W 1B4
C.F.	ALLENDALE MUTUAL INSURANCE COMPANY	202 - 155 Gordon Baker Road, Willowdale, ON M2H 3N7
C.E.F.G.	ALLSTATE INSURANCE COMPANY	10 Allstate Parkway, Markham, ON L3R 5P8

C.F.G. ALLSTATE INSURANCE COMPANY OF CANADA
10 Allstate Parkway, Markham, ON L3R 5P8

B. ALLSTATE LIFE INSURANCE COMPANY
10 Allstate Parkway, Markham, ON L3R 5P8

B. ALLSTATE LIFE INSURANCE COMPANY OF CANADA
10 Allstate Parkway, Markham, ON L3R 5P8

F. ALTA SURETY COMPANY
1520 - 800 Dorchester Blvd. W., Montreal, PQ H3B 1X9

C.F. AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
501 - 40 Sheppard Ave. W., Willowdale, ON M2N 6K9

B. AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA
501 - 40 Sheppard Ave. W., Willowdale, ON M2N 6K9

F. AMERICAN CREDIT INDEMNITY COMPANY
302 - 405 Sherbrooke E., Montreal, PQ H2L 1J9

C.E.F.G. AMERICAN HOME ASSURANCE COMPANY
14th Fl., 145 Wellington St. W., Toronto, ON M5J 1H8

B. AMERICAN INCOME LIFE INSURANCE COMPANY
550 - 150 Bloor St. W., Toronto, ON M5S 2X9

B. AMERICAN LIFE INSURANCE COMPANY
14TH Fl., 145 Wellington St. W., Toronto, ON M5J 1H8

F.G. AMERICAN MUTUAL LIABILITY INSURANCE COMPANY
1B - 2845 Dunwin Dr., Mississauga, ON L5L 1T1

D.E.F. AMERICAN NATIONAL FIRE INSURANCE COMPANY
109A - 2103 Airport Dr., Saskatoon, SK S7L 6W2

C.F.G. AMERICAN ROAD INSURANCE COMPANY
The Canadian Road, Oakville, ON L6J 5C7

B. AMEX LIFE ASSURANCE COMPANY
c/o Adjustors Corporation of America, Inc.
403 - 60 Bloor St., W., Toronto, ON M4W 3L8

F. ARGONAUT INSURANCE COMPANY
600, 122 - 1st Ave. S., Saskatoon, SK S7K 7E5

C.E.F. ARKWRIGHT MUTUAL INSURANCE COMPANY
704 - 1881 Yonge St., Toronto, ON M4S 1Y6

Frat. ASSOCIATED CANADIAN TRAVELLERS
116 - 16th Ave. N.E., Calgary, AB T2E 1J5

F. AVEMCO INSURANCE COMPANY
c/o Canadian Insurance Consultants, Inc.
600 - 133 Richmond St. W., Toronto, ON M5H 2L3

F. AVIATION & GENERAL INSURANCE COMPANY LIMITED
c/o Canadian Aviation Insurance Managers Ltd.
Box 2, Royal Bank Plaza, Toronto, ON M5J 2J1

C.E.F.G. BALBOA INSURANCE COMPANY
Box 5071, Terminal "A", London, ON N6A 4M5

B. BALBOA LIFE INSURANCE COMPANY
Box 5071, Terminal "A", London, ON N6A 4M5

B. BANKERS LIFE AND CASUALTY COMPANY
1100 - 195 The West Mall, Etobicoke, ON M9C 5K1

B. BANKERS LIFE COMPANY
c/o McLean & Kerr
372 Bay St., Toronto, ON M5H 2X5

B. BLUE CROSS LIFE INSURANCE COMPANY OF CANADA
Box 220, Moncton, NB E1C 8L3

C.F. BOILER INSPECTION AND INSURANCE COMPANY OF CANADA
8 King St. E., Toronto, ON M5C 1B5

F. BRITISH AVIATION INSURANCE COMPANY LIMITED
400 - 161 Eglinton Ave. E., Toronto, ON M4P 1J5

C.F.G. CALVERT INSURANCE COMPANY
201 - 18 King St. E., Toronto, ON M5C 2R6

B. CANADA LIFE ASSURANCE COMPANY
330 University Ave., Toronto, ON M5G 1R8

C.F.G. CANADA LIFE CASUALTY INSURANCE COMPANY
330 University Ave. Toronto, ON M5G 1R8

Frat. CANADIAN FORESTERS LIFE INSURANCE SOCIETY
Box 850, Brantford, ON N3T 5S3

C.E.F.G. CANADIAN GENERAL INSURANCE COMPANY
Box 4030, Terminal "A", Toronto, ON M5W 1K4

C.F.G. CANADIAN GROUP UNDERWRITERS INSURANCE COMPANY
7th Fl., 181 University Ave., Toronto, ON M5H 3M7

C.F.G. CANADIAN HOME ASSURANCE COMPANY
100 - 465 Dorchester Blvd. W., Montreal, PQ H2Z 1A8

C.E.F.G. CANADIAN INDEMNITY COMPANY
165 University Ave., Toronto, ON M5H 3B9

C F.G. CANADIAN SURETY COMPANY
2180 Yonge St., Toronto, ON M4S 2C2

A. CAPITOL LIFE INSURANCE COMPANY
c/o McLean & Kerr
372 Bay St., Toronto, ON M5H 2X5

C.F.G. CASUALTY COMPANY OF CANADA
165 University Ave., Toronto, ON M5H 3B9

D.F. CENTENNIAL INSURANCE COMPANY
500 - 212 King St. W., Toronto, ON M5H 1K5

C.E.F.G. CENTURY INSURANCE COMPANY OF CANADA
439 University Ave., Box 219A, Toronto, ON M5W 1B6

C.F.G. CHATEAU INSURANCE COMPANY
600 - 2300 Yonge St., Toronto, ON M4P 2X3

C.E.F.G. CHEQUERS INSURANCE COMPANY
300 - 133 Richmond St. W., Toronto, ON M5H 2L3

F. CHICAGO TITLE INSURANCE COMPANY
c/o McLean & Kerr
372 Bay St., Toronto, ON M5H 2X5

C.F.G. CHRYSLER INSURANCE COMPANY
202 - 2233 Argentia Road, Mississauga, ON L5N 2X7

B. CHRYSLER LIFE INSURANCE COMPANY OF CANADA
202 - 2233 Argentia Road, Mississauga, ON L5N 2X7

C.F.G. CHUBB INSURANCE COMPANY OF CANADA
26 Wellington St. E., Toronto, ON M5E 1S2

C.E.F.G. CIGNA INSURANCE COMPANY OF CANADA
500 - 100 Consilium Pl., Scarborough, ON M1H 3E3

B. CIGNA LIFE INSURANCE COMPANY OF CANADA
1200 - 20 Adelaide St. E., Toronto, ON M5C 2T6

C.F.G. CITADEL GENERAL ASSURANCE COMPANY
1075 Bay St., Toronto, ON M5S 2W5

B. CITADEL LIFE ASSURANCE COMPANY
1075 Bay St., Toronto, ON M5S 2W5

A. COLLEGE RETIREMENT EQUITIES FUND
c/o Genest Murray DesBrisay O'Donnell Murray
200 - 4 King St. W., Toronto, ON M5H 1B6

B. COLONIA LIFE INSURANCE COMPANY
2 St. Clair Ave. E., Toronto, ON M4T 2V6

B. COMBINED INSURANCE COMPANY OF AMERICA
Box 4081, Station "A", Toronto, ON M5W 1M7

C.E.F.G. COMMERCE GROUP INSURANCE COMPANY
2450 Girouard St., St. Hyacinthe, PQ J2S 7C4

C.E.F.G. COMMERCIAL UNION ASSURANCE COMPANY OF CANADA
Box 441, Toronto-Dominion Centre, Toronto, ON M5K 1L9

C.F. COMMERCIAL UNION ASSURANCE COMPANY PLC
Box 441, Toronto-Dominion Centre, Toronto, ON M5K 1L9

B. COMMERCIAL UNION LIFE ASSURANCE COMPANY OF CANADA
Box 370, Station "A", Scarborough, ON M1K 5C3

C.F.G. COMMONWEALTH INSURANCE COMPANY
715 - Two Bentall Centre, Vancouver, BC V6B 4A6

B. CONFEDERATION LIFE INSURANCE COMPANY
321 Bloor St. E., Toronto, ON M4W 1H1

B. CONNECTICUT GENERAL LIFE INSURANCE COMPANY
1200 - 20 Adelaide St. E., Toronto, ON M5C 2T6

F. CONSTELLATION ASSURANCE COMPANY
26 Wellington St. E., Toronto, ON M5E 1J6

C.F.G. CONSTITUTION INSURANCE COMPANY OF CANADA
400 - 500 University Ave., Toronto, ON M5G 1V9

B. CONTINENTAL ASSURANCE COMPANY
1075 Bay St., Toronto, ON M5S 2W5

C.E.F.G. CONTINENTAL CASUALTY COMPANY
1075 Bay St., Toronto, ON M5S 2W5

C.E.F.G. CONTINENTAL INSURANCE COMPANY
c/o Phoenix Continental Management Ltd.
439 University Ave., Box 219A, Toronto, ON M5W 1B6

C.E.F.G. CONTINENTAL INSURANCE COMPANY OF CANADA
c/o Phoenix Continental Management Ltd.
439 University Ave., Box 219A, Toronto, ON M5W 1B6

B. COOPERANTS, MUTUAL LIFE INSURANCE SOCIETY
600 De Maisonneuve Blvd. W., Montreal, PQ H3A 3J2

C.E.F.G. CO-OPERATORS GENERAL INSURANCE COMPANY
Priory Square, Guelph, ON N1H 6P8

B. CO-OPERATORS LIFE INSURANCE COMPANY
1920 College Ave., Regina, SK S4P 1C4

C.F.G. CORNHILL INSURANCE COMPANY OF CANADA
100 - 425 Bloor St. E., Toronto, ON M4W 3R5

C.F.G. COSECO INSURANCE COMPANY
Priory Square, Guelph, ON N1H 6P8

B. CREDIT LIFE INSURANCE COMPANY
c/o Canadian Insurance Consultants Inc.
600 - 133 Richmond St. W., Toronto, ON M5H 2L3

B. CROWN LIFE INSURANCE COMPANY
120 Bloor St. E., Toronto, ON M4W 1B8

C.F.G. CUMIS GENERAL INSURANCE COMPANY
Box 5065, Burlington, ON L7R 4C2

B. CUMIS LIFE INSURANCE COMPANY
Box 5065, Burlington, ON L7R 4C2

B. DESJARDINS MUTUAL LIFE ASSURANCE COMPANY
200 Avenue des Commandeurs, Levis, PQ G6V 6R2

C.E.F.G. DOMINION INSURANCE CORPORATION
c/o Phoenix Continental Management Ltd.
439 University Ave., Box 219A, Toronto, ON M5W 1B6

C.F.G. DOMINION OF CANADA GENERAL INSURANCE COMPANY
165 University Ave., Toronto, ON M5H 3B9

C.F.G. EAGLE STAR INSURANCE COMPANY LIMITED
c/o Focus Group Inc.
309 - 75 Front St. E., Toronto, ON M5E 1V9

C.F.G. EATON INSURANCE COMPANY
150 Eglinton Ave. E., Toronto, ON M4P 2Z3

C.F.G. ECCLESIASTICAL INSURANCE OFFICE plc
502 - 2300 Yonge St., Toronto, ON M4P 1E4

C.F.G. ECONOMICAL MUTUAL INSURANCE COMPANY
Box 700, Kitchener, ON N2G 4C1

C.F.G. ELITE INSURANCE COMPANY
500 - 840 Howe St., Vancouver, BC V6Z 2M7

B. EMPIRE LIFE INSURANCE COMPANY
Box 1000, Kingston, ON K7L 3A8

C.F.G. EMPLOYERS INSURANCE OF WAUSAU A MUTUAL COMPANY
c/o D.M. Williams & Associates Ltd.,
201 - 3650 Victoria Park Ave., North York, ON M2H 3P7

A. EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES
2310 - 1155 Dorchester W., Montreal, PQ H3B 2K2

B. EQUITABLE LIFE INSURANCE COMPANY OF CANADA
One Westmount Road N., Waterloo, ON N2J 4C7

C.F.G. FEDERAL INSURANCE COMPANY
26 Wellington St. E., Toronto, ON M5E 1S2

C.F.G. FEDERATED INSURANCE COMPANY OF CANADA
Box 5800, Winnipeg, MB R3C 3C9

B. FEDERATED LIFE INSURANCE COMPANY OF CANADA
Box 5800, Winnipeg, MB R3C 3C9

C. FEDERATION INSURANCE COMPANY OF CANADA
2000 - 1080 Beaver Hall Hill, Montreal, PQ H2Z 1S8

B. FINANCIAL LIFE ASSURANCE COMPANY OF CANADA
Box 335, Etobicoke, ON M9C 4V3

C.F.G. FIREMAN'S FUND INSURANCE COMPANY
1201 - 390 Bay St., Toronto, ON M5H 2Y2

F. FIRST NORTH AMERICAN INSURANCE COMPANY
5650 Yonge St., North York, ON M2M 4G4

B. FORD LIFE INSURANCE COMPANY
The Canadian Road, Oakville, ON L6J 5C7

D.F.G. FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN
c/o McLean & Kerr
372 Bay St., Toronto, ON M5H 2X5

C.F. FORESTERS INDEMNITY COMPANY
789 Don Mills Road, Don Mills, ON M3C 1T9

B. FRANKLIN LIFE INSURANCE COMPANY
c/o Cassels, Brock & Blackwell
2100 - 40 King St. W., Toronto, ON M5H 1B5

C.E.F.G. GAN CANADA INSURANCE COMPANY
1607 - 180 Dundas St. W., Toronto, ON M5H 1Z8

C.E.F.G. GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA
2600 - 2 First Canadian Pl., Box 410, Toronto, ON M5X 1J1

B. GENERAL AMERICAN LIFE INSURANCE COMPANY
c/o Blaney, McMurtry Aaron & Watson
1400 - 20 Queen St. W., Toronto, ON M5H 2V3

C.F. GENERAL INSURANCE COMPANY OF AMERICA
Box 3000, Station "A", Mississauga, ON L5A 3P6

B. GLACIER NATIONAL LIFE ASSURANCE COMPANY
980 - 505 Burrard St., Vancouver, BC V7X 1S3

B. GLOBE LIFE INSURANCE COMPANY
601 - 980 Yonge St., Toronto, ON M4W 2J9

C.F. GRAIN INSURANCE AND GUARANTEE COMPANY
906 - 167 Lombard Ave., Winnipeg, MB R3B 0V9

Frat. GRAND ORANGE LODGE OF BRITISH AMERICA
94 Sheppard Ave. W., Willowdale, ON M2N 1M5

C.E.F.G. GREAT AMERICAN INSURANCE COMPANY
109A - 2103 Airport Dr., Saskatoon, SK S7L 6W2

B. GREAT-WEST LIFE ASSURANCE COMPANY
100 Osborne St. N., Winnipeg, MB R3C 3A5

F. GUARANTEE COMPANY OF NORTH AMERICA
1560 Place du Canada, Montreal, PQ H3B 2R4

C.F.G. GUARDIAN INSURANCE COMPANY OF CANADA
Box 4096, Station "A", Toronto, ON M5W 1N1

C.E.F.G. HALIFAX INSURANCE COMPANY
75 Eglinton Ave. E., Toronto, ON M4P 3A4

A. HALIFAX LIFE INSURANCE COMPANY
75 Eglinton Ave. E., Toronto, ON M4P 3A4

C.F. HANOVER INSURANCE COMPANY
c/o O'Neil & Company (Underwriters) Limited
404 - 40 St. Clair Ave. W., Toronto, ON M4V 1M2

C.E.F.G. HARTFORD FIRE INSURANCE COMPANY
20 York Mills Road, Willowdale, ON M2P 2C2

C.E.F.G. HARTFORD INSURANCE COMPANY OF CANADA
20 York Mills Road, Willowdale, ON M2P 2C2

C.F.G. HERALD INSURANCE COMPANY
c/o Crum & Forster of Canada
1900 - 121 King St. W., Toronto, ON M5H 3T9

C.F.G. HOME INSURANCE COMPANY
900 - 90 Eglinton Ave. E., Toronto, ON M4P 2Y5

B. IMPERIAL LIFE ASSURANCE COMPANY OF CANADA
95 St. Clair Ave. W., Toronto, ON M4V 1N7

Frat. INDEPENDENT ORDER OF FORESTERS
789 Don Mills Road, Don Mills, ON M3C 1T5

C.E.F.G. INSURANCE COMPANY OF NORTH AMERICA
500 - 100 Consilium Pl., Scarborough, ON M1H 3E3

C.F.G. JEVCO INSURANCE COMPANY
c/o Jevco Insurance Management Inc.
1150 - 2021 Union St., Montreal, PQ H3A 2S9

B. JOHN ALDEN LIFE INSURANCE COMPANY
Box 2266, Winnipeg, MB R3C 4A6

C.F.G. JOHN DEERE INSURANCE COMPANY OF CANADA
Box 1000, Grimsby, ON L3M 4H5

B. JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY
c/o McLean & Kerr
372 Bay St., Toronto, ON M5H 2X5

C.F.G. KANSA GENERAL INSURANCE COMPANY
1150 - 2021 Union Ave., Montreal, PQ H3A 2S9

Frat. KNIGHTS OF COLUMBUS
2430 Munroe Ave., Saskatoon, SK S7J 1S7

C.F.G. LAURENTIAN CASUALTY COMPANY OF CANADA
3080 Yonge St., Toronto, ON M4N 3P1

B. LAURENTIAN LIFE INSURANCE COMPANY OF CANADA
500 Grande-Allee E., Quebec, PQ G1R 2J7

C.E.F.G. LAURENTIAN PACIFIC INSURANCE COMPANY
15th Fl., 1140 West Pender St., Box 21,
Vancouver, BC V6E 4G1

C.F.G. LAURENTIAN SHIELD INSURANCE COMPANY
25th Fl., 1100 Dorchester Blvd. W., Montreal, PQ H3B 4P4

B. LAURIER LIFE INSURANCE COMPANY
9th Fl., 304 The East Mall, Etobicoke, ON M9B 6E2

F. LAWYERS TITLE INSURANCE CORPORATION
c/o Ontario Title Insurance Agency Limited
17th Fl., 65 Queen St. W., Toronto, ON M5H 2M5

C.F.G. LIBERTY MUTUAL FIRE INSURANCE COMPANY
1200 Eglinton Ave. E., Don Mills, ON M3C 1H9

C.F.G. LIBERTY MUTUAL INSURANCE COMPANY
1200 Eglinton Ave. E., Don Mills, ON M3C 1H9

B. LIFE INSURANCE COMPANY OF NORTH AMERICA
1200 - 20 Adelaide St. E., Toronto, ON M5C 2T6

B. LIFE INVESTORS INSURANCE COMPANY OF AMERICA
550 - 150 Bloor St. W., Toronto, ON M5S 2X9

C.F.G. LONDON AND MIDLAND GENERAL INSURANCE COMPANY
Box 5071, Terminal "A", London, ON N6A 4M5

B. LONDON LIFE INSURANCE COMPANY
255 Dufferin Ave., London, ON N6A 4K1

C.E.F.G. LONGROUP INSURANCE COMPANY
Box 27, Toronto-Dominion Centre, Ste. 3400, Toronto, ON M5K 1A1

C.F.G. LUMBERMENS MUTUAL CASUALTY COMPANY
11th Fl., 88 University Ave., Toronto, ON M5J 1T6

Frat. LUTHERAN LIFE INSURANCE SOCIETY OF CANADA
470 Weber St. N., Waterloo, ON N2J 4G4

B. MANUFACTURERS LIFE INSURANCE COMPANY
200 Bloor St. E., Toronto, ON M4W 1E4

F. MARITIME INSURANCE COMPANY, LIMITED
5th Fl., 60 Yonge St., Toronto, ON M5E 1H5

B. MARITIME LIFE ASSURANCE COMPANY
Box 1030, Halifax, NS B3J 2X5

C.F.G. MARKEL INSURANCE COMPANY OF CANADA
831 - 20 Dundas St. W., Box 151, Toronto, ON M5G 2C2

B. MASSACHUSETTS INDEMNITY AND LIFE INSURANCE COMPANY
2345 Stanfield Road, Mississauga, ON L4Y 3Y3

B. MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY
c/o McLean & Kerr
372 Bay St., Toronto, ON M5H 2X5

C.E.F.G. MERCANTILE AND GENERAL REINSURANCE COMPANY OF CANADA
123 Front St. W., Toronto, ON M5J 2M7

C.F.G. METROPOLITAN GENERAL INSURANCE COMPANY
205 - 770 Sherbrook St. W., Montreal, PQ H3A 1G1

C.F.G. METROPOLITAN INSURANCE COMPANY
1700 - 1 University Ave., Toronto, ON M5J 2P2

A.F. METROPOLITAN LIFE INSURANCE COMPANY
99 Bank St., Ottawa, ON K1P 5A3

B. METROPOLITAN LIFE INSURANCE COMPANY OF CANADA
99 Bank St., Ottawa, ON K1P 5A3

B. MIC LIFE INSURANCE CORPORATION
1125B Leslie St., Don Mills, ON M3C 2K4

A. MINNESOTA MUTUAL LIFE INSURANCE COMPANY
c/o McLean & Kerr
372 Bay St., Toronto, ON M5H 2X5

F. MORTGAGE INSURANCE COMPANY OF CANADA
Bldg. Box 12, 1 Dundas St. W., Ste. 1600, Toronto, ON M5G 1Z3

C.F.G. MOTORS INSURANCE CORPORATION
1125B Leslie St., Don Mills, ON M3C 2K4

B. MUTUAL LIFE ASSURANCE COMPANY OF CANADA
227 King St., S., Waterloo, ON N2J 4C5

B. MUTUAL LIFE INSURANCE COMPANY OF NEW YORK
1200 - 1 Concord Gate, Don Mills, ON M3C 3N9

B. MUTUAL OF OMAHA INSURANCE COMPANY
500 University Ave., Toronto, ON M5G 1V8

B. NATIONAL FIDELITY LIFE INSURANCE COMPANY
c/o Aviation Insurance Agency (Ontario) Ltd.
508 - 10 Milner Business Court, Scarborough, ON M1B 3C6

B. NATIONAL LIFE ASSURANCE COMPANY OF CANADA
522 University Ave., Toronto, ON M5G 1Y7

C.F.G. NEW HAMPSHIRE INSURANCE COMPANY
145 Wellington St. W., Toronto, ON M5J 1H8

C.E.F.G. NEW ROTTERDAM INSURANCE COMPANY
Box 2018, Hamilton, ON L8N 3S3

B. NEW YORK LIFE INSURANCE COMPANY
1600 - 121 Bloor St. E., Toronto, ON M4W 3N2

B. NEW YORK LIFE INSURANCE COMPANY OF CANADA
1600 - 121 Bloor St. E., Toronto, ON M4W 3N2

C.E.F.G. NIAGARA FIRE INSURANCE COMPANY
c/o Phoenix Continental Management Ltd.
439 University Ave., Box 219A, Toronto, ON M5W 1B6

B. NN LIFE INSURANCE COMPANY OF CANADA
One Concorde Gate, Don Mills, ON M3C 3N6

C.E.F.G. NON-MARINE UNDERWRITERS MEMBERS OF LLOYD'S, LONDON, ENGLAND
1400 - 1155 University Ave., Montreal, PQ H3B 1S3

C.F.G. NORMAN INSURANCE COMPANY LIMITED
2475 Laurier Blvd., Sillery, PQ G1T 1C4

C.E.F.G. NORTH AMERICAN COMPANY FOR PROPERTY AND CASUALTY INSURANCE
141 - 6 Lansing Square, Willowdale, ON M2J 1T5

B. NORTH AMERICAN LIFE AND CASUALTY COMPANY
1500 - 797 Don Mills Road, Don Mills, ON M3C 1V2

B. NORTH AMERICAN LIFE ASSURANCE COMPANY
5650 Yonge St., North York, ON M2M 4G4

Frat. NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA
291 Garry St., Winnipeg, MB R3C 1J2

B. NORTH WEST LIFE ASSURANCE COMPANY OF CANADA
800 - 1040 West Georgia St., Vancouver, BC V6E 4H1

F. NORWICH UNION FIRE INSURANCE SOCIETY LIMITED
60 Yonge St., Toronto, ON M5E 1H5

A. NORWICH UNION LIFE INSURANCE SOCIETY
60 Yonge St., Toronto, ON M5E 1H5

C.F.G. OLD REPUBLIC INSURANCE COMPANY
Box 557, Hamilton, ON L8N 3K9

B. OLD REPUBLIC LIFE INSURANCE COMPANY
Box 557, Hamilton, ON L8N 3K9

D.F. ORION INSURANCE COMPANY LIMITED
c/o Halifax Insurance Company
75 Eglinton Ave. E., Toronto, ON M4P 3A4

C.F.G. PAFCO INTERNATIONAL INSURANCE COMPANY
500 - 212 King St. W., Toronto, ON M5H 1K5

B. PAUL REVERE LIFE INSURANCE COMPANY
Box 5044, Burlington, ON L7R 4C1

B. PENNSYLVANIA LIFE INSURANCE COMPANY
2345 Stanfield Road, Mississauga, ON L4Y 3Y3

C.F.G. PERSONAL INSURANCE COMPANY OF CANADA
703 Evans Ave., Etobicoke, ON M9C 5A7

D.F.G. PHOENIX ASSURANCE COMPANY LIMITED
48 Yonge St., Toronto, ON M5E 1G8

C.E.F.G. PHOENIX ASSURANCE COMPANY OF CANADA
Box 219A, Station "A", Toronto, ON M5W 1B6

D.F.G. PHOENIX INSURANCE COMPANY
c/o Cassels, Brock & Blackwell
2100 - 40 King St. W., Toronto, ON M5H 1B5

B. PHOENIX MUTUAL LIFE INSURANCE COMPANY
c/o Cassels, Brock & Blackwell
2100 - 40 King St. W., Toronto, ON M5H 1B5

A. PIERCE NATIONAL LIFE INSURANCE COMPANY
402 - 1770 West 7th Ave., Vancouver, BC V6J 4Y6

A. PIONEER LIFE ASSURANCE COMPANY
Box 3145, Regina, SK S4P 3C7

C. POOL INSURANCE COMPANY
1007 - 220 Portage Ave., Winnipeg, MB R3C 0A5

D.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY
Box 340, Portage la Prairie, MB R1N 3B8

C.F.G. PRIMMUM INSURANCE COMPANY
12th Fl., 50 Place Cremazie, Montreal, PQ H2P 1B6

C.F.G. PROGRESSIVE CASUALTY INSURANCE COMPANY
530 - 255 Consumers Road, Willowdale, ON M2J 1R4

C.F. PROTECTION MUTUAL INSURANCE COMPANY
405 - 700 Dorval Drive, Oakville, ON L6K 3V3

B. PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY
c/o McLean & Kerr
372 Bay St., Toronto, ON M5H 2X5

C.E.F.G. PRUDASCO ASSURANCE COMPANY
1155 University St., Montreal, PQ H3B 1R7

A.C.E.F.G. PRUDENTIAL ASSURANCE COMPANY LIMITED
1155 University St., Montreal, PQ H3B 1R7

C.E.F.G. PRUDENTIAL ASSURANCE COMPANY OF ENGLAND PROPERTY AND CASUALTY (CANADA)
1155 University St., Montreal, PQ H3B 1R7

A.F. PRUDENTIAL INSURANCE COMPANY OF AMERICA
200 Consilium Pl., Scarborough, ON M1H 3E6

B.	PRUDENTIAL LIFE ASSURANCE COMPANY OF ENGLAND (CANADA) 101 Frederick St., Kitchener, ON N2G 4R8
C.F.G.	PRUDENTIAL OF AMERICA GENERAL INSURANCE COMPANY (CANADA) 200 Consilium Pl., Scarborough, ON M1H 3E6
B.	RELIABLE LIFE INSURANCE COMPANY Box 557, Hamilton, ON L8N 3K9
C.F.G.	RELIANCE INSURANCE COMPANY 600 - 133 Richmond St. W., Toronto, ON M5H 2L3
C.F.	ROYAL EXCHANGE ASSURANCE OF AMERICA INC. c/o Wm. H. McGee & Co. of Canada Ltd. 1200 - 48 Yonge St., Toronto, ON M5E 1G6
C.E.F.G.	ROYAL INSURANCE COMPANY OF CANADA 10 Wellington St. E., Toronto, ON M5E 1L5
A.	ROYAL LIFE INSURANCE COMPANY OF CANADA 300 - 277 Lakeshore Road E., Oakville, ON L6J 1H9
C.F.G.	ST. PAUL FIRE AND MARINE INSURANCE COMPANY 200 - 55 University Ave., Toronto, ON M5J 2L3
C.F.	SAFECO INSURANCE COMPANY OF AMERICA Box 3000, Station "A", Mississauga, ON L5A 3P6
B.	SAFEGUARD LIFE ASSURANCE COMPANY 1 Complexe Desjardins, Montreal, PQ H5B 1E2
D.F.	SASKATCHEWAN MUTUAL INSURANCE COMPANY 279 - 3rd Ave. N., Saskatoon, SK S7K 2H8
B.	SEABOARD LIFE INSURANCE COMPANY 2165 West Broadway, Vancouver, BC V6K 4N5
F.	SEABOARD SURETY COMPANY c/o Fasken & Calvin Box 30, Toronto-Dominion Centre, Toronto, ON M5K 1C1
C.F.	SEABOARD SURETY COMPANY OF CANADA 1500 - 2 Bloor St. W., Toronto, ON M4W 3E2
C.F.G.	SECURITY INSURANCE COMPANY OF HARTFORD c/o Wm. H. McGee & Co. 1200 - 48 Yonge St., Toronto, ON M5E 1G6
C.F.G.	SECURITY NATIONAL INSURANCE COMPANY 12th Fl., 50 Place Cremazie, Montreal, PQ H2P 1B6
C.F.	SENTRY INSURANCE A MUTUAL COMPANY 1202 - 181 University Ave., Toronto, ON M5H 3M7
Frat.	SONS OF NORWAY c/o Touche Ross & Co. Box 12, First Canadian Pl., 100 King St. W., Toronto, ON M5X 1B3
Frat.	SONS OF SCOTLAND BENEVOLENT ASSOCIATION 7th Fl., 90 Eglinton Ave. E., Toronto, ON M4P 2Y3
C.F.G.	SOVEREIGN GENERAL INSURANCE COMPANY 10th Fl., 520 - 5th Ave. S.W., Calgary, AB T2P 3R7
B.	SOVEREIGN LIFE INSURANCE COMPANY Box 210, Main Depot, Calgary, AB T2P 2H6
B.	STANDARD LIFE ASSURANCE COMPANY Box 250, Station "H", Montreal, PQ H3G 2K8
F.	STEWART TITLE GUARANTY COMPANY c/o Encon Title Insurance Managers Inc. 1200 - 99 Metcalfe St., Ottawa, ON K1P 6L7
C.F.G.	SUMITOMO MARINE AND FIRE INSURANCE COMPANY, LIMITED 1100 - 26 Wellington St. E., Toronto, ON M5E 1S2
A.	SUN ALLIANCE AND LONDON ASSURANCE COMPANY (CANADA) 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8
A.	SUN ALLIANCE AND LONDON ASSURANCE COMPANY LIMITED 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8
C.F.G.	SUN ALLIANCE INSURANCE COMPANY 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8
B.	SUN LIFE ASSURANCE COMPANY OF CANADA Box 4150, Station "A", Toronto, ON M5W 2C9

C.F. SWITZERLAND GENERAL INSURANCE COMPANY, LIMITED
2000 - 1080 Beaver Hall Hill, Montreal, PQ H2Z 1S8

B. TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA
c/o Genest Murray DesBrisay O'Donnell Murray
200 - 4 King St. W., Toronto, ON M5H 1B6

C.F.G. TOKIO MARINE AND FIRE INSURANCE COMPANY LIMITED
c/o Phoenix Continental Management Ltd.
439 University Ave., Box 219A, Toronto, ON M5W 1B6

C.E.F.G. TORONTO GENERAL INSURANCE COMPANY
Box 4030, Terminal "A", Toronto, ON M5W 1K4

B. TORONTO MUTUAL LIFE INSURANCE COMPANY
112 St. Clair Ave. W., Toronto, ON M4V 2Y3

C.E.F.G. TRADERS GENERAL INSURANCE COMPANY
Box 4030, Terminal "A", Toronto, ON M5W 1K4

C.F.G. TRAFALGAR INSURANCE COMPANY OF CANADA
100 - 425 Bloor St. E., Toronto, ON M4W 3R5

A. TRANSAMERICA LIFE INSURANCE COMPANY OF CANADA
2180 Yonge St., Toronto, ON M4P 2G4

B. TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY
2180 Yonge St., Toronto, ON M4P 2G4

C.E.F.G. TRANSATLANTIC REINSURANCE COMPANY
14th Fl., 145 Wellington St. W., Toronto, ON M5J 1H8

C.F.G. TRANSIT INSURANCE COMPANY
504 - 90 Eglinton Ave. E., Toronto, ON M4P 2Z7

C.F.G. TRANSPORT INSURANCE COMPANY
c/o Cassels, Brock & Blackwell
2100 - 40 King St. W., Toronto, ON M5H 1B5

C.E.F.G. TRAVELERS INDEMNITY COMPANY
c/o Cassels, Brock & Blackwell
2100 - 40 King St. W., Toronto, ON M5H 1B5

A.F. TRAVELERS INSURANCE COMPANY
c/o Cassels, Brock & Blackwell
2100 - 40 King St. W., Toronto, ON M5H 1B5

Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA
c/o 1015 Portage Ave., Winnipeg, MB R3C 0C4

Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA
804 Selkirk Ave., Winnipeg, MB R2W 2N6

Frat. UKRAINIAN NATIONAL ASSOCIATION, INC.
18 Leland Ave., Toronto, ON M8Z 2X5

C.F.G. UNDERWRITERS INSURANCE COMPANY
c/o Fasken & Calvin,
Box 30, Toronto-Dominion Centre, Toronto, ON M5K 1C1

B. UNITED AMERICAN INSURANCE COMPANY
1002 - 145 King St. W., Toronto, ON M5H 3X6

Frat. ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA
Box 2637, Station "B", Kitchener, ON N2H 6N2

C.F.G. UNITED STATES FIDELITY AND GUARANTY COMPANY
100 Consilium Pl., Scarborough, ON M1H 3E3

C.F.G. UNITED STATES FIRE INSURANCE COMPANY
c/o Crum & Forster of Canada Ltd.
1900 - 121 King St. W., Toronto, ON M5H 3T9

B. UNUM LIFE INSURANCE COMPANY
c/o Cassels, Brock & Blackwell
2100 - 40 King St. W. Toronto, ON M5H 1B5

B. UNUM LIFE INSURANCE COMPANY OF AMERICA
c/o Cassels, Brock & Blackwell
2100 - 40 King St. W., Toronto, ON M5H 1B5

C.F.G. USF&G INSURANCE COMPANY OF CANADA
100 Consilium Pl., Scarborough, ON M1H 3E3

D.F.G. UTICA MUTUAL INSURANCE COMPANY
c/o Fasken & Calvin
Box 30, Toronto-Dominion Centre, Toronto, ON M5K 1C1

C.F.G. VICTORIA INSURANCE COMPANY OF CANADA
150 Eglinton Ave. E., Toronto, ON M4P 2Z3

C.F. VOYAGEUR INSURANCE COMPANY
44 Peel Centre Drive, Brampton, ON L6T 4M8

C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY
191 Broadway, Winnipeg, MB R3C 3P1

B. WAWANESA MUTUAL LIFE INSURANCE COMPANY
191 Broadway, Winnipeg, MB R3C 3P1

C.E.F.G. WELLINGTON INSURANCE COMPANY
Ste. 3400, Royal Trust Tower, Box 27,
Toronto-Dominion Centre, Toronto, ON M5K 1A1

B. WESTBURY CANADIAN LIFE INSURANCE COMPANY
Box 2918, 120 King St. W., Hamilton, ON L8N 3R5

A. WESTERN LIFE ASSURANCE COMPANY
1100 - 195 The West Mall, Etobicoke, ON M9C 5K1

F. WESTERN SURETY COMPANY
Box 527, Regina, SK S4P 2G8

A. WINTERTHUR LIFE INSURANCE COMPANY
1075 Bay St., Toronto, ON M5S 2W5

Frat. WORKERS BENEVOLENT ASSOCIATION OF CANADA
595 Pritchard Ave., Winnipeg, MB R2W 2K4

C.F.G. YASUDA FIRE AND MARINE INSURANCE COMPANY, LIMITED
c/o CIGNA Insurance Company of Canada
500 - 100 Consilium Pl., Toronto, ON M1H 3E3

C.E.F.G. ZURICH INDEMNITY COMPANY OF CANADA
400 University Ave., Toronto, ON M5G 1S7

C.F.G. ZURICH INSURANCE COMPANY
375 University Ave., Toronto, ON M5G 2J4

B. ZURICH LIFE & HEALTH INSURANCE COMPANY OF CANADA
400 University Ave., Toronto, ON M5G 1S7

B. ZURICH LIFE INSURANCE COMPANY OF CANADA
375 University Ave., Toronto, ON M5G 2J4

PROVINCIALLY LICENSED COMPANIES

D.E.F. ANGLO CANADA GENERAL INSURANCE COMPANY
171 Queens Ave., London, ON N6A 5J7

C.E.F.G. AXA HOME INSURANCE COMPANY
90 Eglinton Ave. E., Toronto, ON M4P 2Y5

C.F.G. CANADA WEST INSURANCE COMPANY
10603 - 107 Ave., Edmonton, AB T5H 3Z1

C.E.F.G. COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA
14th Fl., 145 Wellington St. W., Toronto, ON M5J 1H8

E. CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED
Box 777, Regina, SK S4P 3A8

C.E.F.G. CORONATION INSURANCE COMPANY LIMITED
201 - 18 King St. E., Toronto, ON M5C 2R6

D.F.C DOME INSURANCE CORP. LTD.
800 - 240 Graham Ave., Winnipeg, MB R3C 0J7

D.E.F.G. GERLING GLOBAL GENERAL INSURANCE COMPANY
480 University Ave. Toronto, ON M5G 1V6

D.E.F.G. GERLING GLOBAL REINSURANCE COMPANY
480 University Ave., Toronto, ON M5G 1V6

Mut. Fire HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION
c/o H.B. Farm Agencies Ltd.
208 - 62 Hargrave St., Winnipeg, MB R3C 1N1

C.E.F.G. LAURENTIAN GENERAL, INSURANCE COMPANY INC.
25th Fl., 1100 Dorchester Blvd. W., Montreal, PQ H3B 4P4

B. LAURENTIAN LIFE INSURANCE COMPANY INC.
500 Grande-Allee E., Quebec, PQ G1R 5M4

Mut. Fire MANITOBA MENNONITE MUTUAL INSURANCE COMPANY
Box 3550, Steinbach, MB R0A 2A0

Frat.	MANITOBA MOTOR CLUB INSURANCE COMPANY INC. Box 1400, Winnipeg, MB R3C 2Z3
D.E.F.G.	PAFCO INSURANCE COMPANY LIMITED 500 - 212 King St. W., Toronto, ON M5H 1K5
Mut. Fire	RED RIVER VALLEY MUTUAL INSURANCE COMPANY Box 940, Altona, MB R0G 0B0
C.E.F.G.	SCOTTISH & YORK INSURANCE CO. LIMITED 150 Eglinton Ave. E., Toronto, ON M4P 2Z3
D.E.F.	SIMCOE & ERIE GENERAL INSURANCE COMPANY Box 2018, Hamilton, ON L8N 3S3

DISCONTINUING COMPANIES

The following companies hold a "Discontinuing Licence" for the year 1989. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31st, 1988, and does not authorize the company to undertake or renew insurance contracts in the Province.

FEDERALLY LICENSED COMPANIES

LIC. CODE	NAME OF COMPANY	CANADIAN HEAD OFFICE
DISC.	CANADIAN WOODMEN OF THE WORLD 8 Wilson St. W., Perth, ON K7H 2M5	
DISC.	CHARTER NATIONAL LIFE INSURANCE COMPANY c/o Peat, Marwick, Mitchell & Co. Box 31, Commerce Court Postal Station, Toronto, ON M5L 1B2	
DISC.	CIGNA PROPERTY AND CASUALTY INSURANCE COMPANY 500 - 100 Consilium Pl., Scarborough, ON M1H 3E3	
DISC.	CUNA MUTUAL INSURANCE SOCIETY Box 5065, Burlington, ON L7R 4C2	
DISC.	EQUITABLE GENERAL INSURANCE COMPANY 200 St. Jacques St. W., Montreal, PQ H2Y 1M2	
DISC.	FEDERATED LIFE INSURANCE COMPANY Box 5800, Winnipeg, MB R3C 3C9	
DISC.	FEDERATED MUTUAL INSURANCE COMPANY Box 5800, Winnipeg, MB R3C 3C9	
DISC.	FIRE INSURANCE COMPANY OF CANADA 2475 Laurier Blvd., Sillery, PQ G1T 1C4	
DISC.	GOLD CIRCLE INSURANCE COMPANY c/o Great-West Life Assurance Company 100 Osborne St. N., Winnipeg, MB R3C 3A5	
DISC.	LONDON ASSURANCE 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8	
DISC.	MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY LIMITED 1401 - 1140 De Maisonneuve W., Montreal, PQ H3A 1M8	
DISC.	NORTH AMERICAN BENEFIT ASSOCIATION Box 234, Sarnia, ON N7T 7H9	
DISC.	PACIFIC EMPLOYERS INSURANCE COMPANY 500 - 100 Consilium Pl., Scarborough, ON M1H 3E3	

PROVINCIALLY LICENSED COMPANIES

DISC.	GROUPE DESJARDINS, ASSURANCES GENERALES 100 Trans-Canada Route East, Levis, PQ G6V 6P9
DISC.	INDEPENDENT MUTUAL BENEFIT FEDERATION 316-A Oakwood Ave., Toronto, ON M6E 2V7

COMPANIES WHICH HAVE NOT RENEWED THEIR LICENCES IN MANITOBA FOR 1989

FEDERALLY LICENSED COMPANIES

LIC. CODE	NAME OF COMPANY	CANADIAN HEAD OFFICE
C.F.	AEGON INSURANCE COMPANY (U.K.) LIMITED	c/o Hunter, Winn Underwriting Management Limited 34 Lakeshore Road E., Mississauga, ON L5G 1C8
B.	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	302 - 405 Sherbrooke E., Montreal, PQ H2L 1J9
C.F.	ENGLISH & AMERICAN INSURANCE COMPANY LIMITED	1200 - 48 Yonge St., Toronto, ON M5E 1G6
DISC.	UNDERWRITERS NATIONAL ASSURANCE COMPANY	c/o Thorne Ernst & Whinney Box 87, Commerce Court Postal Stn., Toronto, ON M5L 1C6
DISC.	UNITED OF OMAHA LIFE INSURANCE COMPANY	500 University Ave., Toronto, ON M5G 1V8

PROVINCIALLY LICENSED COMPANIES

DISC.	CANADIAN GREAT LAKES CASUALTY AND SURETY COMPANY LTD.	32nd Fl., Box 251, Toronto-Dominion Centre, Toronto, ON M5K 1J7
Mut. Ben.	UNITED JEWISH PEOPLE'S ORDER MUTUAL BENEFIT SOCIETY	585 Cranbrooke Ave., Toronto, ON M6A 2X9

RECIPROCAL EXCHANGES LICENSED TO DECEMBER 31ST, 1989

FEDERALLY LICENSED COMPANY

RECIP.	LUMBERMEN'S UNDERWRITING ALLIANCE	500 - 185 Dorval Ave., Dorval, PQ H9S 5J9

PROVINCIALLY LICENSED COMPANIES

RECIP.	CANADIAN LAWYERS INSURANCE ASSOCIATION	c/o Federation of Law Societies 480 - 445 St. Laurent Blvd., Montreal, PQ H2Y 2Y7
RECIP.	CANADIAN OIL & GAS RECIPROCAL INSURANCE EXCHANGE	c/o J.M. Gordon & Associates Consultants Ltd., 620, 300 - 5th Ave. S.W., Calgary, AB T2P 3C4
RECIP.	CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	c/o The Wyatt Company 1700 - 150 York Ave., Toronto, ON M5H 3S5
RECIP.	HEALTHCARE INSURANCE RECIPROCAL OF CANADA	210 - 4211 Yonge St., Willowdale, ON M2P 2A9

SPECIAL BROKERS LICENSED TO DECEMBER 31ST, 1989

Ian Alexander
o/a Johnson & Higgins Willis Faber Ltd.
1000 - 155 Carlton St., Winnipeg, MB R3C 3H8

Richard Battagello
o/a Marsh & McLennan Limited
810 - One Lombard Pl., Winnipeg, MB R3B 0X3

George P. Esau
o/a Oldfield, Kirby, Dale, Esau Inc. Insurance Brokers
605 - 330 Graham Ave., Box 699, Winnipeg, MB R3C 2L2

Kenneth A. Feasey
o/a Ranger Insurance Agencies
827 Cavalier Drive, Winnipeg, MB R2Y 1C6

Daniel R. Milne
o/a D.R. Milne & Company Ltd.
138 Portage Ave., Winnipeg, MB R3C 0A1

Brian G. Sanders
o/a Reed Stenhouse Limited
1800 - One Lombard Pl., Winnipeg, MB R3B 2A3

COMPARATIVE SUMMARY OF PREMIUMS AND LOSSES (TOTALS) IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING December 31, 1987 & December 31, 1988

CLASS OF INSURANCE	1987			1988		
	Direct Premiums Written $'000	Direct Losses Incurred (Includ. Adjust. Expenses) $'000	Loss Ratio	Direct Premiums Written $'000	Direct Losses Incurred (Includ. Adjust. Expenses) $'000	Loss Ratio
Accident and Sickness	$107,970	$84,681	78.43%	$124,544	$132,410	106.32%
Aircraft	4,960	5,123	103.29%	4,156	1,936	46.58%
Automobile	255,557	301,415	117.94%	310,678	265,836	85.57%
Fidelity and Surety	7,962	3,313	41.61%	8,356	232	2.78%
Hail	8,916	3,683	41.31%	8,233	2,939	35.70%
Liability	42,906	31,322	73.00%	39,496	26,160	66.23%
Marine	812	362	44.58%	880	411	46.70%
Miscellaneous	23,703	12,354	52.12%	22,719	7,995	35.19%
*Property	175,393	103,578	59.05%	178,424	106,785	59.85%
Boiler and Machinery	3,185	724	22.73%	3,441	334	9.71%
Totals	$631,364	$546,555	86.57%	$700,927	$545,038	77.76%

*Property includes: Fire, P.P.F., Plate Glass, Theft, Inland Transportation and Livestock.

AIRCRAFT INSURANCE

Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1987		1988	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Aegon Insurance Company (U.K.) Limited	(9)	0	0	0
Aetna Casualty and Surety Company	30	0	29	0
American Home Assurance Company	256	3	204	44
AVEMCO Insurance Company	0	0	40	6
British Aviation Insurance Co. Limited	1,785	2,569	1,266	762
Chateau Insurance Company	0	1	0	0
CIGNA Insurance Company of Canada	(26)	(1)	0	0
Commerce Group Insurance Company	173	89	45	48
Commercial Union Assurance Company PLC	39	71	61	27
Commonwealth Insurance Company	1	0	0	0
Continental Casualty Company	58	0	133	27
Continental Insurance Company	255	4	94	72
Coronation Insurance Company Limited	488	692	647	243
Eagle Star Insurance Company Ltd.	330	581	316	240
English & American Insurance Co. Ltd.	0	0	0	(16)
Hartford Fire Insurance Company	61	0	26	0
Insurance Company of North America	0	(16)	1	(10)
Non-Marine Underwriters Lloyds of London	367	577	224	(333)
Old Republic Insurance Company	0	0	61	0
Orion Insurance Company	27	3	93	38
Pacific Employers Insurance Company	60	146	20	(3)
Phoenix Assurance Public Limited Company	128	65	126	288
Prudential Assurance Company Limited	37	163	7	338
St. Paul Fire and Marine Insurance Co.	40	0	61	18
Simcoe & Erie General Insurance Company	342	4	252	(2)
Travelers Indemnity Company	437	116	363	4
United States Fidelity and Guaranty Co.	76	0	87	145
Zurich Insurance Company	5	56	0	0
TOTALS	$4,960	$5,123	$4,156	$1,936

ACCIDENT & SICKNESS INSURANCE

Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1987		1988	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Abbey Life Insurance Co. of Canada	0	0	2	0
Aetna Life Insurance Company	808	808	808	808
Aetna Life Insurance Co. of Canada	2,040	1,377	2,339	1,602
Alexander Hamilton Life Insurance Co.	52	36	119	69
Allstate Insurance Company of Canada	168	(3)	171	41
Allstate Life Insurance Company	277	105	0	0
Allstate Life Insurance Co. of Canada	0	0	233	126
American Bankers Ins. Co. of Florida	121	21	61	7
American Bankers Life Assce. of Florida	26	7	1	13
American Home Assurance Company	766	132	317	400
American Life Insurance Company	5	1	6	9
Bankers Life and Casualty Company	1	0	2	0
Bankers Life Company	40	16	38	44
Blue Cross Life Ins. Co. of Canada	31	27	45	14
Canada Life Assurance Company	4,940	2,066	6,671	5,382
Canadian General Life Insurance Co.	447	205	411	20
Canadian Surety Company	0	0	1	0
Chrysler Life Insurance Co. of Canada	1	8	3	2
Cigna Life Insurance Company of Canada	8	223	26	(18)
Citadel General Assurance Company	2,999	1,036	3,445	1,829
Citadel Life Assurance Company	251	295	316	339
Combined Insurance Co. of America	2,467	725	2,665	793
Commerce and Industry Ins. Co. of Canada	4	0	9	17
Commercial Union Assurance Co. of Canada	62	(175)	68	(74)
Confederation Life Insurance Company	2,930	2,552	3,609	2,622
Connecticut General Life Insurance Co.	11	0	5	1
Constellation Assurance Company	1,367	597	1,101	1,352
Constitution Insurance Company	0	0	0	1
Continental Insurance Company	39	39	1	(3)
Continental Insurance Company of Canada	618	231	639	278
Cooperants, Mutual Life Ins. Society	0	0	0	11
Co-operators General Insurance Company	559	(595)	551	(16)
Co-operators Life Insurance Company	1,762	1,242	1,918	1,450
Credit Life Insurance Company	94	1	49	50
Crown Life Insurance Company	1,010	973	894	439
Cumis General Insurance Company	21	0	19	31
Cumis Life Insurance Company	1,265	334	1,457	424
Desjardins Mutual Life Assurance Co.	104	91	133	70
Eaton Life Assurance Company	464	149	0	0
Economical Mutual Insurance Company	37	23	35	26
Empire Life Insurance Company	128	79	156	74
Equitable Life Assce. Soc. of The U.S.	10	38	9	323
Equitable Life Insurance Co. of Canada	321	175	273	195
Federated Insurance Company of Canada	0	0	(16)	1
Federated Life Insurance Company	126	56	0	0
Federated Life Insurance Co. of Canada	0	0	198	100
Federated Mutual Insurance Company	10	0	0	0
First North American Insurance Company	1,590	1,642	3,329	3,781
Ford Life Insurance Company	123	50	83	46
General American Life Insurance Company	19	15	35	26
Glacier National Life Assurance Company	46	11	77	10
Globe Life Insurance Company	0	0	15	0
Great-West Life Assurance Company	32,158	34,439	36,195	70,188
Imperial Life Assurance Co. of Canada	2,133	2,168	4,331	3,051
Insurance Company of North America	0	1	0	0
John Alden Life Insurance Company	0	(23)	0	0
John Deere Insurance Company of Canada	8	7	10	13
John Hancock Mutual Life Insurance Co.	23	23	26	23
Laurentian Life Insurance Co. of Canada	0	0	236	33
Laurentian Pacific Insurance Company	37	10	(2)	(13)
Laurier Life Insurance Company	0	0	7	0
Life Insurance Company of North America	(1)	(13)	6	5
London Life Insurance Company	8,261	6,628	8,846	7,260
London and Midland General Insurance Co.	287	112	367	141
Lumbermens Mutual Casualty Company	2	0	0	0

ACCIDENT & SICKNESS INSURANCE — Continued

COMPANIES	1987		1988	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Manufacturers Life Insurance Company	1,627	849	1,341	1,070
Maritime Life Assurance Company	1,369	703	1,674	841
Massachusetts General Life Insurance Co.	62	44	0	0
Massachusetts Indemnity & Life Ins. Co.	2,026	448	1,993	393
Metropolitan Life Insurance Company	610	524	871	737
MIC Life Insurance Corporation	4	20	0	0
MONY Life Insurance Company of Canada	20	12	24	7
Mutual Life Assurance Company of Canada	5,591	4,010	5,959	3,598
Mutual Life and Citizens Assurance Co.	0	4	0	3
Mutual Life Insurance Co. of New York	15	24	26	13
Mutual of Omaha Insurance Company	1,690	1,385	1,835	1,271
National Fidelity Life Insurance Company	94	0	110	0
National Life Assurance Co. of Canada	539	96	534	567
New York Life Insurance Company	402	616	369	292
New York Life Insurance Co. of Canada	1	0	1	1
Non-Marine Underwriters Lloyds of London	1,712	255	1,176	505
North American Life and Casualty Company	6	6	5	6
North American Life Assurance Company	754	677	563	749
Old Republic Insurance Company	1	0	0	0
Pafco International Insurance Company	0	0	0	(7)
Paul Revere Life Insurance Company	3,203	1,969	3,500	780
Pennsylvania Life Insurance Company	621	388	834	159
Phoenix Mutual Life Insurance Company	0	28	0	30
Provident Life and Accident Ins. Company	92	114	88	20
Prudential Assurance Company Limited	73	25	70	35
Prudential Insurance Company of America	1,658	1,606	2,158	2,644
Reliable Life Insurance Company	704	455	993	600
Royal Insurance Company of Canada	7	1	7	4
Safeguard Life Assurance Company	39	25	45	45
Seaboard Life Insurance Company	1,921	585	1,703	686
Sovereign General Insurance Company	16	6	4	16
Sovereign Life Insurance Company	7	0	7	3
Standard Life Assurance Company	27	7	6	0
Sun Life Assurance Company of Canada	7,897	9,324	9,316	10,331
Toronto Mutual Life Insurance Company	1	0	3	0
Transamerica Occidental Life Ins. Co.	451	15	929	124
Travelers Indemnity Company	5	0	3	0
Travelers Insurance Company	34	92	67	64
Underwriters National Assurance Company	11	0	12	0
UNUM Life Insurance Company	0	1	2	0
UNUM Life Insurance Company of America	36	689	41	(142)
Voyageur Insurance Company	0	0	1,576	669
Wawanesa Mutual Life Insurance Company	1,495	770	1,675	956
Westbury Life Insurance Company	9	4	8	6
Western Life Assurance Company	0	3	58	66
Zurich Life & Health Ins. Co. of Canada	546	165	623	367
Zurich Life Insurance Company of Canada	1,499	1,001	1,988	1,485
TOTALS	$107,951	$84,911	$124,544	$132,410

AUTOMOBILE INSURANCE

Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1987		1988	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	0	(142)	0	92
Aetna Casualty and Surety Company	25	28	17	(2)
Allstate Insurance Company of Canada	2	(1)	16	4
American Home Assurance Company	(66)	(346)	102	(27)
American Mutual Liability Insurance Co.	0	0	1	0
American Road Insurance Company	239	86	278	139
Canadian Home Assurance Company	5	0	9	(238)
Canadian Indemnity Company	131	(380)	136	(212)
Canadian Surety Company	14	17	13	(4)
Casualty Company of Canada	0	24	0	(14)
Chateau Insurance Company	1	4	0	(3)
Chrysler Insurance Company	100	23	127	137
Chubb Insurance Company of Canada	0	2	0	0
CIGNA Insurance Company of Canada	58	(9)	125	44
Commercial Union Assurance Co. of Canada	18	6	48	16
Commonwealth Insurance Company	1	0	0	0
Continental Insurance Company	115	28	133	6
Continental Insurance Company of Canada	2	20	0	44
Contingency Insurance Company Limited	4	0	0	0
Co-operators General Insurance Company	7	11	6	0
Cumis General Insurance Company	4	0	5	1
Dome Insurance Corp. Ltd.	10	0	10	0
Dominion Insurance Corporation	0	(2)	0	(1)
Dominion of Canada General Insurance Co.	0	410	0	(190)
Ecclesiastical Insurance Office PLC	0	0	1	0
Employers Ins. of Wausau A Mutual Co.	4	(57)	(1)	(6)
Federated Insurance Company of Canada	0	0	187	113
Federated Mutual Insurance Company	203	114	(4)	59
Fireman's Fund Insurance Company	2	1	0	(1)
GAN Canada Insurance Company	0	0	0	7
Gan Incendie Accidents	2	0	0	0
General Accident Assurance Co. of Canada	79	180	107	56
Gold Circle Insurance Company	0	(2)	0	0
Guardian Insurance Company of Canada	46	0	25	4
Halifax Insurance Company	8	17	6	0
Hartford Fire Insurance Company	1	2	2	0
Home Insurance Company	42	14	(36)	68
Insurance Company of North America	0	0	0	(1)
Kansa General Insurance Company	0	3	0	0
Laurentian Casualty Company of Canada	0	0	4	7
Liberty Mutual Fire Insurance Company	133	0	(17)	2
Lumbermens Mutual Casualty Company	60	1	38	0
Manitoba Public Insurance Corporation	39,389	26,026	44,984	23,000
Markel Insurance Company of Canada	(2)	(45)	0	12
Metropolitan Insurance Company	1	0	3	0
Motors Insurance Company	1	99	0	248
New Hampshire Insurance Company	50	9	124	21
New Rotterdam Insurance Company	4	0	0	5
Non-Marine Underwriters Lloyds of London	0	7	0	(10)
Old Republic Insurance Company	0	0	3	0
Pacific Employers Insurance Company	1	0	0	4
Pafco International Insurance Company	0	0	0	(90)
Personal Insurance Company of Canada	1	0	0	0
Phoenix Assurance Company of Canada	0	70	0	0
Portage La Prairie Mutual Insurance Co.	10	1	10	0
Prudential Assurance Company Limited	20	0	29	0
Royal Insurance Company of Canada	975	246	1,906	901
Safeco insurance Company of America	0	294	0	(278)
Scottish & York Insurance Company Ltd.	0	1	0	0
Security National Insurance Company	0	2	0	1
Sentry Insurance A Mutual Company	37	48	(29)	18
Simcoe & Erie General Insurance Company	9	0	0	108
Sovereign General Insurance Company	5	1	18	3
Tokio Marine and Fire Insurance Co. Ltd.	0	0	4	8
Transit Insurance Company	3,802	617	3,159	771

AUTOMOBILE INSURANCE—Continued

COMPANIES	1987		1988	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Transport Insurance Company	0	134	0	7
Travelers Indemnity Company	0	17	66	0
United States Fire Insurance Company	5	0	1	1
USF&G Insurance Company of Canada	4	4	7	0
Utica Mutual Insurance Company	62	1	60	(3)
Wellington Insurance Company	1	0	0	0
Zurich Indemnity Company of Canada	122	16	125	33
Zurich Insurance Company	100	8	225	20
THE MANITOBA PUBLIC INSURANCE CORPORATION ACT				
Compulsory Insurance	209,710	273,807	258,645	240,956
TOTALS	$255,557	$301,415	$310,678	$265,836

HAIL INSURANCE

Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1987		1988	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
American National Fire Insurance Co.	0	0	77	39
CIGNA Insurance Company of Canada	0	0	995	324
CIGNA Property and Casualty Insurance Co	0	0	0	22
Continental Insurance Company	1,465	1,126	1,340	695
Co-operative Hail Insurance Co. Ltd.	2,763	772	2,502	743
Great American Insurance Company	614	251	597	256
Hartford Fire Insurance Company	1,695	715	1,107	429
New Rotterdam Insurance Company	826	445	679	312
Niagara Fire Insurance Company	274	(1)	559	51
Scottish & York Insurance Company Ltd.	220	72	215	14
Simcoe & Erie General Insurance Company	174	0	162	54
TOTALS	$8,031	$3,380	$8,233	$2,939

BOILER AND MACHINERY INSURANCE

Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1987		1988	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	3	0	4	0
Aetna Casualty and Surety Company	1	0	4	0
Affiliated F M Insurance Company	1	0	0	0
Allendale Mutual Insurance Company	324	14	359	0
Allstate Insurance Company of Canada	1	0	1	0
American Home Assurance Company	(2)	0	0	0
Arkwright Mutual Insurance Company	75	100	81	(121)
Boiler Inspection & Ins. Co. of Canada	451	159	625	68
Canadian Indemnity Company	0	0	3	0
Canadian Surety Company	5	0	6	0
Chubb Insurance Company of Canada	5	2	5	0
CIGNA Insurance Company of Canada	0	0	1	0
Commercial Union Assurance co. of Canada	332	(230)	312	39
Continental Insurance Company	220	14	236	76
Continental Insurance Company of Canada	2	(1)	16	1
Co-operators General Insurance Company	8	116	0	0
Cumis General Insurance Company	5	0	3	0
Dominion Insurance Corporation	4	(1)	4	0
Dominion of Canada General Insurance Co.	8	0	8	1
Economical Mutual Insurance Company	20	0	21	0
Federated Insurance Company of Canada	0	0	4	0
Federated Mutual Insurance Company	3	0	0	0
Fireman's Fund Insurance Company	0	0	1	0
Gerling Global General Insurance Company	524	278	536	69
Grain Insurance and Guarantee Company	0	0	7	0
Guardian Insurance Company of Canada	1	0	1	0
Home Insurance Company	1	0	3	0
Insurance Company of North America	63	0	0	0
Laurentian Pacific Insurance Company	26	0	1	0
Liberty Mutual Fire Insurance Company	1	0	2	2
Lumbermens Mutual Casualty Company	17	0	157	4
Manitoba Public Insurance Corporation	63	3	36	4
Non-Marine Underwriters Lloyds of London	1	0	0	0
Protection Mutual Insurance Company	115	104	278	14
Prudential Assurance Company Limited	21	1	18	(1)
Reliance Insurance Company	0	0	1	0
Royal Insurance Company of Canada	851	164	676	157
St. Paul Fire and Marine Insurance Co.	1	0	3	0
Tokio Marine and Fire Insurance Co. Ltd.	3	0	0	0
Travelers Indemnity Company	12	0	4	0
United States Fidelity and Guaranty Co.	1	0	3	0
Wellington Insurance Company	12	1	14	1
Zurich Indemnity Company of Canada	6	0	7	20
TOTALS	$3,185	$724	$3,441	$334

FIDELITY & SURETY INSURANCE

Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1987		1988	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	1	3	0	8
Aetna Casualty and Surety Company	13	0	108	0
Allianz Insurance Company	0	1	0	0
American Home Assurance Company	1,031	64	804	(86)
Canada Accident and Fire Assurance Co.	2	(1)	2	0
Canada West Insurance Company	0	(38)	0	13
Canadian Indemnity Company	320	123	188	63
Canadian Surety Company	948	(234)	1,087	(102)
Casualty Company of Canada	1	0	2	0
Chateau Insurance Company	0	0	1	0
Chubb Insurance Company of Canada	164	5	316	0
CIGNA Insurance Company of Canada	91	(10)	18	2
Citadel General Assurance Company	0	0	11	0
Commerce and Industry Ins. Co. of Canada	0	0	3	0
Commercial Union Assurance Co. of Canada	51	11	55	(65)
Continental Insurance Company	209	39	210	100
Co-operators General Insurance Company	221	1,599	233	12
Cumis General Insurance Company	188	438	218	4
Dominion Insurance Corporation	23	3	24	(32)
Dominion of Canada General Insurance Co.	16	2	13	25
Economical Mutual Insurance Company	11	8	12	(14)
Employers Ins. of Wausau A Mutual Co.	4	1	1	0
Equitable General Insurance Company	0	(4)	0	66
Federated Insurance Company of Canada	0	0	29	0
Federated Mutual Insurance Company	25	0	0	0
Fireman's Fund Insurance Company	4	6	0	(6)
General Accident Assurance Co. of Canada	74	36	55	8
Gerling Global General Insurance Company	0	0	1	0
Grain Insurance and Guarantee Company	14	2	13	0
Guarantee Company of North America	1,502	692	1,460	(209)
Guardian Insurance Company of Canada	22	0	211	0
Halifax Insurance Company	17	0	0	0
Insurance Company of North America	0	(147)	0	(30)
Laurentian Casualty Company of Canada	4	0	375	0
Laurentian Pacific Insurance Company	1,229	(3)	1,258	(37)
Lumbermens Mutual Casualty Company	0	0	1	0
Manitoba Public Insurance Corporation	115	70	98	12
Markel Insurance Company of Canada	0	0	30	0
Motors Insurance Company	293	142	260	174
Non-Marine Underwriters Lloyds of London	0	0	6	0
Pafco International Insurance Company	0	(10)	0	(11)
Prudential Assurance Company Limited	113	17	129	(4)
Royal Insurance Company of Canada	173	44	180	59
St. Paul Fire and Marine Insurance Co.	3	0	0	0
Safeco Insurance Company of America	6	0	7	0
Scottish & York Insurance Company Ltd.	22	12	81	2
Seaboard Surety Company of Canada	23	0	46	1
Simcoe & Erie General Insurance Company	2	0	3	0
Sovereign General Insurance Company	36	10	14	6
Sun Alliance Insurance Company	0	0	1	0
Travelers Indemnity Company	2	0	1	0
United States Fidelity and Guaranty Co.	10	0	2	0
United States Fire Insurance Company	1	0	3	(1)
USF&G Insurance Company of Canada	64	0	97	0
Victoria Insurance Company of Canada	32	4	32	(1)
Wawanesa Mutual Insurance Company	53	0	11	0
Wellington Insurance Company	2	1	7	14
Western Surety Company	737	426	590	256
Zurich Indemnity Company of Canada	81	0	39	5
Zurich Insurance Company	9	1	10	0
TOTALS	$7,962	$3,313	$8,356	$232

LIABILITY INSURANCE

Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1987		1988	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	199	296	192	(119)
Aetna Casualty and Surety Company	50	22	54	24
Albion Insurance Company of Canada	0	(1)	0	0
Allianz Insurance Company	16	98	(13)	(175)
Allstate Insurance Company of Canada	134	55	84	164
American Home Assurance Company	2,519	1,599	1,986	1,631
American Mutual Liability Insurance Co.	0	0	7	0
British Aviation Insurance Co. Limited	52	2	123	16
Calvert Insurance Company Limited	207	52	16	154
Canadian General Insurance Company	39	9	81	10
Canadian Home Assurance Company	298	77	390	20
Canadian Indemnity Company	1,156	6,920	689	3,956
Canadian Surety Company	1,131	40	1,007	882
Casualty Company of Canada	11	73	7	(18)
Chateau Insurance Company	9	0	4	0
Chubb Insurance Company of Canada	292	21	325	52
CIGNA Insurance Company of Canada	645	131	443	2,020
Citadel General Assurance Company	0	4	0	(97)
Commerce and Industry Ins. Co. of Canada	0	14	25	(17)
Commercial Union Assurance Co. of Canada	641	(28)	582	90
Commonwealth Insurance Company	761	127	712	509
Constitution Insurance Company of Canada	16	7	15	24
Continental Casualty Company	0	0	34	0
Continental Insurance Company	2,195	962	2,345	1,818
Contingency Insurance Company Limited	203	54	0	0
Co-operators General Insurance Company	802	489	809	804
Cornhill Insurance Company of Canada	0	0	12	0
Coronation Insurance Company Limited	109	0	490	8
Cumis General Insurance Company	78	0	88	253
Dome Insurance Corp. Ltd.	51	0	49	0
Dominion Insurance Corporation	23	3	27	30
Dominion of Canada General Insurance Co.	247	43	249	41
Eaton Insurance Company	23	19	22	12
Ecclesiastical Insurance Office PLC	9	2	23	2
Economical Mutual Insurance Company	271	49	293	20
Elite Insurance Company	566	276	672	809
Employers Ins. of Wausau A Mutual Co.	3	(301)	3	(81)
Federal Insurance Company	33	0	25	0
Federated Insurance Company of Canada	0	0	724	167
Federated Mutual Insurance Company	787	222	17	203
Federation Insurance Company of Canada	86	(13)	89	25
Fireman's Fund Insurance Company	198	100	161	73
GAN Canada Insurance Company	0	0	38	108
Gan Incendie Accidents	119	37	0	0
General Accident Assurance Co. of Canada	1,506	797	1,423	829
Gerling Global General Insurance Company	163	140	145	(50)
Gibralter General Insurance Company	0	(9)	0	(32)
Grain Insurance and Guarantee Company	208	33	641	97
Groupe Desjardins Assurances Generales	0	(10)	0	4
Guarantee Company of North America	2	0	0	0
Guardian Insurance Company of Canada	899	222	712	31
Halifax Insurance Company	116	(10)	3	(3)
Hanover Insurance Company	0	0	76	0
Hartford Fire Insurance Company	60	(7)	30	6
Herald Insurance Company	47	84	0	(24)
Home Insurance Company	164	20	0	(5)
Insurance Company of North America	0	(14)	0	(3)
Insurance Corporation of Ireland Ltd.	0	(6)	0	0
Kansa General Insurance Company	961	679	509	313
Laurentian Casualty Company of Canada	19	9	6	(11)
Laurentian General, Ins. Company Inc.	0	0	116	0
Laurentian Pacific Insurance Company	579	651	799	366
Liberty Mutual Fire Insurance Company	9	31	13	1
Liberty Mutual Insurance Company	11	(21)	10	3
London and Midland General Insurance Co.	0	1	0	3

LIABILITY INSURANCE—Continued

COMPANIES	1987		1988	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Lumbermens Mutual Casualty Company	36	0	50	0
Manitoba Mennonite Mutual Insurance Co.	160	30	175	63
Manitoba Public Insurance Corporation	6,843	9,623	4,613	1,556
Markel Insurance Company of Canada	4	(19)	16	(1)
Metropolitan Insurance Company	0	0	13	2
New Hampshire Insurance Company	1,474	2,453	1,449	1,136
New Rotterdam Insurance Company	239	74	229	148
Non-Marine Underwriters Lloyds of London	639	350	672	(116)
Norman Insurance Company Limited	0	(1)	2	(8)
Pacific Employers Insurance Company	1	(2)	1	104
Pafco Insurance Company Limited	25	2	15	0
Pafco International Insurance Company	303	36	253	57
Personal Insurance Company of Canada	0	0	0	3
Phoenix Assurance Company of Canada	0	5	0	0
Portage La Prairie Mutual Insurance Co.	651	751	677	308
Prudential Assurance Company Limited	2,479	1,819	2,324	575
Red River Valley Mutual Insurance Co.	0	238	551	286
Reliance Insurance Company	0	0	73	22
Royal Insurance Company of Canada	2,686	(261)	2,353	1,730
St. Paul Fire and Marine Insurance Co.	53	(1)	21	(7)
Saskatchewan Mutual Insurance Company	129	77	137	89
Scottish & York Insurance Company Ltd.	2,713	177	2,138	1,652
Seaboard Surety Company of Canada	61	11	59	8
Security Insurance Company of Hartford	9	4	0	79
Sentry Insurance A Mutual Company	15	8	30	0
Simcoe & Erie General Insurance Company	1,679	(7)	2,132	2,465
Sovereign General Insurance Company	999	274	1,083	745
Sun Alliance Insurance Company	10	0	7	0
Tokio Marine and Fire Insurance Co. Ltd.	0	1	0	0
Toronto General Insurance Company	32	7	67	8
Traders General Insurance Company	18	4	37	5
Trafalgar Insurance Company of Canada	0	0	7	0
Transit Insurance Company	48	0	40	0
Travelers Indemnity Company	8	0	27	3
United States Fire Insurance Company	161	178	55	(75)
USF&G Insurance Company of Canada	75	90	92	(8)
Utica Mutual Insurance Company	40	228	1	13
Victoria Insurance Company of Canada	302	0	1,068	(7)
Wawanesa Mutual Insurance Company	576	360	483	(28)
Wellington Insurance Company	55	(56)	79	54
Yasuda Fire and Marine Insurance Co.	1	0	1	129
Zurich Indemnity Company of Canada	409	24	419	(17)
Zurich Insurance Company	782	377	665	244
TOTALS	$42,438	$30,904	$39,496	$26,160

MARINE INSURANCE

Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1987		1988	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
American Home Assurance Company	(3)	0	92	16
Arkwright Mutual Insurance Company	0	0	0	1
Chubb Insurance Company of Canada	0	0	1	0
CIGNA Insurance Company of Canada	23	12	16	3
Commercial Union Assurance Co. of Canada	0	(3)	0	0
Commonwealth Insurance Company	0	0	0	2
Continental Insurance Company	165	32	185	16
Dominion Insurance Corporation	162	45	138	52
Eagle Star Insurance Company Ltd.	2	1	3	3
Fireman's Fund Insurance Company	38	30	18	(14)
Home Insurance Company	9	16	1	9
Laurentian Pacific Insurance Company	5	0	7	0
Maritime Insurance Company, Limited	102	6	70	28
Norwich Union Fire Insurance Soc. Ltd.	11	4	16	2
Orion Insurance Company	1	0	3	3
Pafco International Insurance Company	0	0	0	(1)
Royal Insurance Company of Canada	236	190	253	236
Wellington Insurance Company	12	4	10	0
Zurich Indemnity Company of Canada	49	25	67	55
TOTALS	$812	$362	$880	$411

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED

Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1987		1988	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
CREDIT				
American Credit Indemnity Company	32	(4)	21	(1)
Laurentian Pacific Insurance Company	2	(1)	0	11
MORTGAGE				
Mortgage Insurance Company of Canada	5,956	9	4,441	532
Seaboard Surety Company of Canada	0	0	0	6
TITLE				
Chicago Title Insurance Company	0	0	0	0
Lawyers Title Insurance Company	0	0	0	0
LEGAL EXPENSE				
Non-Marine Underwriters Lloyds	0	0	0	4
SPECIAL RISK EXTENSION				
Manitoba Public Insurance Corporation	17,444	11,901	18,144	7,122
PRODUCT WARRANTY				
Elite Insurance Company	269	31	113	321
TOTAL	$23,703	$11,936	$22,719	$7,995

PROPERTY INSURANCE
(Includes Fire, P.P.F., Plate Glass, Theft, Inland Transp. & Livestock)

Adjustment Expenses Included in Net Losses Incurred

COMPANY	1987 PROPERTY PREMIUMS			1987 PROPERTY LOSSES			1988 PROPERTY PREMIUMS			1988 PROPERTY LOSSES		
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
Advocate General Insurance Co. of Canada	1,331	815	2,146	773	806	1,579	1,379	703	2,082	1,063	749	1,812
Aetna Casualty and Surety Company	0	96	96	0	42	42	0	57	57	0	1	1
Affiliated F M Insurance Company	0	494	494	0	37	37	0	321	321	0	42	42
Albion Insurance Company of Canada	0	0	0	1	0	1	0	0	0	0	0	0
Allendale Mutual Insurance Company	0	501	501	0	18	18	0	886	886	0	29	29
Allianz Insurance Company	0	56	56	0	64	64	0	0	0	0	31	31
Allstate Insurance Company of Canada	202	208	410	159	(49)	110	241	126	367	396	327	723
American Bankers Ins. Co. of Florida	235	38	273	8	0	8	393	22	415	26	24	50
American Home Assurance Company	0	2,430	2,430	0	573	573	138	2,610	2,748	85	1,440	1,525
American Road Insurance Company	3	0	3	0	0	0	2	0	2	0	0	0
Arkwright Mutual Insurance Company	0	252	252	0	1,299	1,299	0	601	601	0	(117)	(117)
Assitalia - Le Assicurazioni D'Italia	0	0	0	0	(140)	(140)	0	0	0	0	0	0
Boiler Inspection & Ins. Co. of Canada	0	13	13	0	1	1	0	11	11	0	0	0
Calvert Insurance Company Limited	0	33	33	0	15	15	0	70	70	0	72	72
Canada Accident and Fire Assurance Co.	0	3	3	0	0	0	2	15	17	0	2	2
Canada Life Casualty Insurance Company	27	0	27	5	0	5	62	0	62	17	0	17
Canadian General Insurance Company	410	150	560	208	86	294	548	99	647	750	71	821
Canadian Home Assurance Company	512	504	1,016	212	257	469	470	596	1,066	367	203	570
Canadian Indemnity Company	979	1,042	2,021	579	273	852	1,335	706	2,041	919	273	1,192
Canadian Surety Company	1,684	1,125	2,809	860	927	1,787	2,264	1,107	3,371	1,248	505	1,753
Casualty Company of Canada	223	40	263	241	8	249	227	30	257	68	30	98
Century Insurance Company of Canada	50	7	57	3	0	3	384	(4)	380	116	(1)	115
Chateau Insurance Company	0	33	33	59	186	245	0	22	22	(47)	(7)	(54)
Chrysler Insurance Company	0	60	60	0	62	62	0	46	46	0	45	45
Chubb Insurance Company of Canada	38	296	334	5	177	182	41	356	397	0	(35)	(35)
CIGNA Insurance Company of Canada	1	1,370	1,371	(6)	240	234	0	1,131	1,131	(11)	369	358
CIGNA Property and Casualty Insurance Co.	0	0	0	0	(24)	(24)	0	0	0	0	0	0
Citadel General Assurance Company	27	(1)	26	11	0	11	29	2	31	6	3	9
Commerce and Industry Ins. Co. of Canada	0	461	461	0	(30)	(30)	0	415	415	0	39	39
Commerce Group Insurance Company	0	1	1	0	0	0	0	0	0	0	0	0
Commercial Union Assurance Co. of Canada	1,015	2,404	3,419	489	1,073	1,562	1,204	2,145	3,349	750	1,913	2,663
Commonwealth Insurance Company	0	1,050	1,050	0	1,042	1,042	0	1,262	1,262	0	1,624	1,624
Constitution Insurance Company of Canada	87	222	309	71	93	164	97	155	252	31	91	122
Continental Insurance Company	431	8,136	8,567	234	5,304	5,538	854	8,037	8,891	620	5,436	6,056
Continental Insurance Company of Canada	0	8	8	0	0	0	0	11	11	0	0	0

PROPERTY INSURANCE — Continued

COMPANY	1987 PROPERTY PREMIUMS			1987 PROPERTY LOSSES			1988 PROPERTY PREMIUMS			1988 PROPERTY LOSSES		
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commerical $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commerical $'000	Total $'000
Contingency Insurance Company Limited	18	302	320	5	129	134	0	0	0	0	0	0
Co-operators General Insurance Company	4,893	1,607	6,500	2,169	2,196	4,365	4,367	2,570	6,937	3,898	1,742	5,640
Cornhill Insurance Company of Canada	1	1	2	2	0	2	2	2	4	1	0	1
Coronation Insurance Company Limited	0	0	0	0	0	0	0	5	5	0	0	0
Coseco Insurance Company	672	0	672	148	0	148	2,142	0	2,142	1,180	0	1,180
Cumis General Insurance Company	566	244	810	542	19	561	847	244	1,091	750	120	870
Dome Insurance Corp. Ltd.	0	3	3	0	0	0	0	2	2	0	1	1
Dominion Insurance Corporation	13	2,116	2,129	0	943	943	5	1,971	1,976	(1)	981	980
Dominion of Canada General Insurance Co.	2,040	664	2,704	1,735	372	2,107	2,519	550	3,069	2,032	394	2,426
Eaton Insurance Company	317	24	341	236	(8)	228	304	23	327	156	2	158
Ecclesiastical Insurance Office PLC	0	840	840	0	749	749	0	452	452	0	498	498
Economical Mutual Insurance Company	1,886	485	2,371	1,634	156	1,790	1,953	507	2,460	1,157	191	1,348
Elite Insurance Company	551	926	1,477	332	74	406	707	697	1,404	326	359	685
Employers Ins. of Wausau A Mutual Co.	0	(198)	(198)	0	0	0	0	5	5	0	0	0
Equitable General Insurance Company	0	0	0	0	48	48	0	0	0	0	(47)	(47)
Federal Insurance Company	0	57	57	0	0	0	0	62	62	0	0	0
Federated Insurance Company of Canada	0	0	0	0	0	0	192	1,011	1,203	39	609	648
Federated Mutual Insurance Company	185	1,124	1,309	113	326	439	(3)	(34)	(37)	99	165	264
Federation Insurance Company of Canada	627	58	685	497	(2)	495	583	68	651	583	7	590
Fireman's Fund Insurance Company	0	347	347	0	(20)	(20)	0	297	297	0	8	8
Foresters Indemnity Company	182	0	182	158	0	158	214	0	214	154	0	154
GAN Canada Insurance Company	0	0	0	0	0	0	2	4	6	5	197	202
Gan Incendie Accidents	9	151	160	3	66	69	0	0	0	0	0	0
General Accident Assurance Co. of Canada	2,888	2,818	5,706	2,611	992	3,603	2,882	2,569	5,451	1,693	1,298	2,991
Gerling Global General Insurance Company	0	2,093	2,093	0	596	596	0	1,818	1,818	0	1,617	1,617
Gibraltar General Insurance Company	0	0	0	0	(2)	(2)	0	0	0	0	0	0
Gold Circle Insurance Company	0	0	0	0	0	0	0	0	0	2	0	2
Grain Insurance and Guarantee Company	348	1,636	1,984	263	1,040	1,303	698	2,581	3,279	362	662	1,024
Guardian Insurance Company of Canada	6	588	594	(15)	127	112	5	610	615	0	197	197
Halifax Insurance Company	202	1,149	1,351	80	1,385	1,465	(1)	1,161	1,160	49	1,212	1,261
Hanover Insurance Company	0	5	5	0	3	3	308	116	424	75	1	76
Hartford Fire Insurance Company	1	1,071	1,072	0	599	599	0	983	983	0	482	482
Herald Insurance Company	0	59	59	0	148	148	0	(2)	(2)	0	(4)	(4)
Home Insurance Company	245	104	349	(3)	102	99	389	81	470	(133)	(884)	(1,017)
Hutterian Brethren Mutual Insurance Corp.	1,289	0	1,289	899	0	899	1,465	0	1,465	501	0	501
Insurance Company of North America	0	111	111	0	(11)	(11)	0	0	0	0	(23)	(23)
Insurance Corporation of Ireland Ltd.	0	0	0	0	(10)	(10)	0	0	0	0	0	0
Jevco Insurance Company	0	0	0	0	(3)	(3)	0	0	0	0	0	0
John Deere Insurance Company of Canada	0	427	427	0	164	164	0	363	363	0	90	90
Kansa General Insurance Company	0	68	68	55	0	55	0	70	70	0	(200)	(200)

PROPERTY INSURANCE — Continued

COMPANY	1987 PROPERTY PREMIUMS			1987 PROPERTY LOSSES			1988 PROPERTY PREMIUMS			1988 PROPERTY LOSSES		
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
Laurentian Casualty Company of Canada	28	35	63	5	(19)	(14)	0	6	6	1	(9)	(8)
Laurentian General, Ins. Company Inc.	0	20	20	0	0	0	0	112	112	0	42	42
Laurentian Pacific Insurance Company	1	270	271	0	18	18	2	232	234	0	138	138
Liberty Mutual Fire Insurance Company	0	9	9	0	16	16	1	23	24	0	3	3
Liberty Mutual Insurance Company	0	0	0	0	2	2	0	0	0	0	10	10
London and Midland General Insurance Co.	97	0	97	48	53	101	97	0	97	22	0	22
Lumbermens Mutual Casualty Company	0	186	186	0	0	0	0	148	148	0	140	140
Manitoba Mennonite Mutual Insurance Co.	3,395	75	3,470	2,237	0	2,237	3,665	70	3,735	2,073	0	2,073
Manitoba Public Insurance Corporation	9,916	7,683	17,599	10,203	5,147	15,350	8,288	5,125	13,413	5,146	3,101	8,247
Maritime Insurance Company, Limited	0	0	0	0	0	0	0	1	1	0	0	0
Markel Insurance Company of Canada	0	0	0	0	(316)	(316)	0	0	0	0	(21)	(21)
Metropolitan Insurance Company	0	5	5	0	0	0	0	1	1	0	0	0
New Hampshire Insurance Company	0	1,319	1,319	0	885	885	0	902	902	0	60	60
New Rotterdam Insurance Company	18	302	320	5	129	134	35	280	315	5	250	255
Niagara Fire Insurance Company	344	0	344	160	0	160	11	0	11	93	0	93
Non-Marine Underwriters Lloyds of London	737	1,344	2,081	650	409	1,059	655	1,404	2,059	397	178	575
Norman Insurance Company Limited	36	55	91	200	73	273	159	119	278	(14)	26	12
Old Republic Insurance Company	24	0	24	24	0	24	21	0	21	11	0	11
Pacific Employers Insurance Company	0	895	895	0	630	630	0	786	786	0	460	460
Pafco Insurance Company Limited	0	360	360	(10)	48	38	4237		241	4	167	171
Pafco International Insurance Company	132	383	515	41	179	220	0	387	387	39	159	198
Personal Insurance Company of Canada	1,061	0	1,061	547	0	547	1,285	0	1,285	489	0	489
Phoenix Assurance Company of Canada	1	10	11	0	1	1	1	13	14	0	1	1
Pool Insurance Company	0	1,148	1,148	0	11	11	0	1,166	1,166	0	3	3
Portage La Prairie Mutual Insurance Co.	11,485	604	12,089	5,869	309	6,178	12,159	640	12,799	7,346	387	7,733
Protection Mutual Insurance Company	0	424	424	0	(42)	(42)	0	1,042	1,042	0	76	76
Prudential Assurance Company Limited	4,671	3,099	7,770	3,360	900	4,260	4,446	3,180	7,626	2,450	1,958	4,408
Prudential of America General Ins. Co.	30	0	30	42	0	42	52	0	52	90	0	90
Red River Valley Mutual Insurance Co.	0	0	0	0	3,967	3,967	0	9,739	9,739	0	5,008	5,008
Reliance Insurance Company	0	25	25	0	13	13	0	17	17	0	8	8
Royal Exchange Assurance of America Inc.	0	236	236	0	6	6	0	(11)	(11)	0	24	24
Royal Insurance Company of Canada	2,555	7,868	10,423	1,755	6,027	7,782	2,758	7,252	10,010	2,167	4,828	6,995
St. Paul Fire and Marine Insurance Co.	0	994	994	0	(156)	(156)	0	529	529	0	91	91
Saskatchewan Mutual Insurance Company	2,218	236	2,454	1,228	59	1,287	2,396	211	2,607	1,711	133	1,844
Scottish & York Insurance Company Ltd.	0	331	331	0	89	89	0	339	339	0	1,029	1,029
Security Insurance Company of Hartford	0	8	8	0	14	14	0	26	26	0	12	12
Security National Insurance Company	1,233	0	1,233	1,296	0	1,296	138	0	138	82	0	82
Sentry Insurance A Mutual Company	43	26	69	13	3	16	38	20	58	10	7	17
Simcoe & Erie General Insurance Company	51	1,033	1,084	14	212	226	147	1,325	1,472	21	774	795

PROPERTY INSURANCE — Continued

COMPANY	1987 PROPERTY PREMIUMS			1987 PROPERTY LOSSES			1988 PROPERTY PREMIUMS			1988 PROPERTY LOSSES		
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commerical $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commerical $'000	Total $'000
Sovereign General Insurance Company	781	1,282	2,063	786	514	1,300	676	2,576	3,252	782	1,179	1,961
Sun Alliance Insurance Company	0	160	160	0	114	114	0	107	107	0	4	4
Toronto General Insurance Company	335	123	458	170	70	240	448	81	529	614	58	672
Traders General Insurance Company	186	68	254	94	39	133	249	45	294	341	32	373
Trafalgar Insurance Company of Canada	3	0	3	5	0	5	1	1	2	0	0	0
Transit Insurance Company	0	962	962	0	125	125	0	800	800	0	(18)	(18)
Transport Insurance Company	0	0	0	0	(1)	(1)	0	0	0	0	0	0
Travelers Indemnity Company	0	78	78	0	40	40	0	54	54	0	(10)	(10)
United States Fidelity and Guaranty Co.	0	77	77	(13)	(162)	(175)	0	38	38	0	(19)	(19)
United States Fire Insurance Company	0	427	427	0	147	147	0	304	304	0	111	111
USF&G Insurance Company of Canada	394	387	781	321	159	480	484	359	843	683	660	1,343
Utica Mutual Insurance Company	0	114	114	0	25	25	0	70	70	0	(2)	(2)
Victoria Insurance Company of Canada	0	6	6	0	(2)	(2)	0	6	6	0	0	0
Voyageur Insurance Company	0	0	0	0	0	0	46	0	46	12	0	12
Wawanesa Mutual Insurance Company	15,610	6,070	21,680	8,788	3,460	12,248	15,581	6,805	22,386	8,467	3,841	12,308
Wellington Insurance Company	2,308	390	2,698	1,521	115	1,636	3,366	517	3,883	2,715	557	3,272
Yasuda Fire and Marine Insurance Co.	0	7	7	0	(25)	(25)	0	4	4	0	(18)	(18)
Zurich Indemnity Company of Canada	1,458	720	2,178	1,283	159	1,442	1,647	711	2,358	1,324	423	1,747
Zurich Insurance Company	1,288	1,435	2,723	936	662	1,598	1,211	984	2,195	864	833	1,697
TOTALS	$84,633	$82,016	$166,649	$56,954	$46,624	$103,578	$89,317	$89,107	$178,424	$57,277	$49,508	$106,785

LIFE INSURANCE - NET PREMIUM INCOME ON MANITOBA BUSINESS - 1988

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual (includes Industrial) $'000	Group $'000	Total $'000	Individual (includes Industrial) $'000	Group $'000	Total $'000
Abbey Life Insurance Co. of Canada	267	23	290	1	0	1
Aetna Life Insurance Company	10	404	414	0	0	0
Aetna Life Insurance Co. of Canada	1,411	754	2,165	2,687	1,284	3,971
Alexander Hamilton Life Insurance Co.	0	113	113	0	0	0
Allstate Life Insurance Company	0	2	2	0	0	0
Allstate Life Insurance Co. of Canada	97	63	160	6	0	6
American Bankers Life Assce. of Florida	0	110	110	0	0	0
American Life Insurance Company	1,038	344	1,382	185	0	185
Balboa Life Insurance Company	0	280	280	0	0	0
Bankers Life Company	0	59	59	0	0	0
Blue Cross Life Ins. Co. of Canada	0	0	0	0	0	0
Canada Life Assurance Company	1,703	9,127	10,830	6,491	4,161	10,652
Canadian General Life Insurance Co.	569	311	880	2	0	2
Chrysler Life Insurance Co. of Canada	0	38	38	0	0	0
Citadel Life Assurance Company	1,270	451	1,721	1,878	168	2,046
College Retirement Equities Fund	0	0	0	3	0	3
Colonia Life Insurance Company	193	0	193	96	0	96
Combined Insurance Co. of America	6	1	7	0	0	0
Commercial Union Life Assce. Co. of Canada	991	70	1,061	1,361	0	1,361
Confederation Life Insurance Company	2,290	3,255	5,545	2,130	156	2,286
Connecticut General Life Insurance Co.	0	5	5	0	0	0
Cooperants, Mutual Life Ins. Society	1	107	108	0	0	0
Co-operators Life Insurance Company	1,114	853	1,967	471	223	694
Credit Life Insurance Company	0	47	47	0	0	0
Crown Life Insurance Company	1,278	456	1,734	607	361	968
Cumis Life Insurance Company	449	2,623	3,072	0	926	926
Cuna Mutual Insurance Society	44	0	44	1	0	1
Desjardins Mutual Life Assurance Co.	8	447	455	0	137	137
Empire Life Insurance Company	642	608	1,250	1,832	13	1,845
Equitable Life Assce. Soc. of the U.S.	3	29	32	0	0	0
Equitable Life Insurance Co. of Canada	2,511	539	3,050	5,277	358	5,635
Federated Life Insurance Co. of Canada	218	49	267	31	0	31
Financial Life Assurance Co. of Canada	585	0	585	0	0	0
Ford Life Insurance Company	0	148	148	0	0	0
Franklin Life Insurance Company	28	0	28	1	0	1

LIFE INSURANCE - NET PREMIUM INCOME ON MANITOBA BUSINESS - 1988 — Continued

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual (includes Industrial) $'000	Group $'000	Total $'000	Individual (includes Industrial) $'000	Group $'000	Total $'000
General American Life Insurance Company	0	3	3	0	0	0
Glacier National Life Assurance Company	23	11	34	0	0	0
Globe Life Insurance Company	56	14	70	0	0	0
Great-West Life Assurance Company	15,330	16,759	32,089	52,937	89,947	142,884
Halifax Life Insurance Company	17	13	30	2	0	2
Imperial Life Assurance Co. of Canada	5,734	2,222	7,956	13,758	275	14,033
John Alden Life Insurance Company	0	0	0	0	0	0
John Hancock Mutual Life Insurance Co.	4	8	12	0	1	1
Laurentian Life Insurance Company Inc.	7	0	7	74	0	74
Laurentian Life Insurance Co. of Canada	106	0	106	0	0	0
Laurier Life Insurance Company	352	39	391	0	0	0
London Life Insurance Company	26,035	2,398	28,433	19,570	7,045	26,615
Manufacturers Life Insurance Company	8,755	284	9,039	23,796	6,178	29,974
Maritime Life Assurance Company	2,637	897	3,534	3,704	1	3,705
Massachusetts Mutual Life Insurance Co.	1	2	3	0	0	0
Metropolitan Life Insurance Company	3,055	1,056	4,111	2,523	3,076	5,599
Metropolitan Life Ins. Company of Canada	1,143	0	1,143	180	0	180
MIC Life Insurance Corporation	0	253	253	0	0	0
Minnesota Mutual Life Insurance Company	0	2	2	0	0	0
Mony Life Insurance Company of Canada	2,510	0	2,510	4,756	0	4,756
Mutual Life Assurance Company of Canada	8,546	1,819	10,365	25,170	10,811	35,981
Mutual Life Insurance Co. of New York	106	0	106	0	0	0
Mutual of Omaha Insurance Company	1,226	217	1,443	44	21	65
National Fidelity Life Insurance Company	11	0	11	0	0	0
National Life Assurance Co. of Canada	2,779	2,062	4,841	218	6,580	6,798
New York Life Insurance Company	6,435	97	6,532	5	0	5
New York Life Insurance Co. of Canada	3,096	1	3,097	7,673	0	7,673
North American Life and Casualty Company	31	0	31	0	0	0
North American Life Assurance Company	7,191	1,904	9,095	10,181	14,450	24,631
North West Life Assurance Co. of Canada	865	0	865	464	0	464
Norwich Union Life Insurance Society	737	0	737	565	10	575
Paul Revere Life Insurance Company	750	8	758	271	0	271
Pennsylvania Life Insurance Company	515	21	536	69	1	70
Pierce National Life Insurance Company	787	0	787	34	0	34
Pioneer Life Assurance Company	2,273	0	2,273	1,117	0	1,117

LIFE INSURANCE - NET PREMIUM INCOME ON MANITOBA BUSINESS - 1988 — Continued

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual (includes Industrial) $'000	Group $'000	Total $'000	Individual (includes Industrial) $'000	Group $'000	Total $'000
Provident Life and Accident Ins. Company	0	61	61	0	0	0
Prudential Assurance Company Limited	1,593	321	1,914	198	356	554
Prudential Insurance Company of America	2,383	3,081	5,464	738	0	738
Prudential Life Assce.of England(Canada)	34	78	112	3,896	297	4,193
Reliable Life Insurance Company	66	354	420	0	0	0
Royal Life Insurance Company of Canada	305	6	311	104	0	104
Safeguard Life Assurance Company	7	0	7	0	0	0
Seaboard Life Insurance Company	1,375	729	2,104	5,597	0	5,597
Sovereign Life Insurance Company	1,512	0	1,512	2,087	0	2,087
Standard Life Assurance Company	544	0	544	13,222	66	13,288
Sun Alliance & London Assce.Co. (Canada)	17	0	17	1	0	1
Sun Alliance & London Assce. Co. Limited	27	0	27	0	0	0
Sun Life Assurance Company of Canada	12,040	3,847	15,887	9,152	7,057	16,209
Teachers Ins.& Annuity Assoc. of America	2	0	2	7	0	7
Toronto Mutual Life Insurance Company	164	0	164	0	0	0
Transamerica Life Insurance Co.of Canada	1,697	0	1,697	1,020	24	1,044
Transamerica Occidental Life Ins. Co.	510	581	1,091	0	0	0
Travelers Insurance Company	54	40	94	0	0	0
United of Omaha Life Insurance Company	4	0	4	0	0	0
Wawanesa Mutual Life Insurance Company	3,019	727	3,746	2,349	0	2,349
Westbury Life Insurance Company	58	0	58	0	0	0
Western Life Assurance Company	66	0	66	1	0	1
Zurich Life & Health Ins. Co. of Canada	0	195	195	0	0	0
Zurich Life Insurance Company of Canada	3,033	362	3,395	26	47	73
TOTAL	$146,349	$61,788	$208,137	$228,569	$154,030	$382,599

LIFE INSURANCE - DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA - 1988

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED						INSURANCE CONTRACTS LESS REINSURANCE CEDED					Total Payments in respect of Insurance Contracts $'000
	INDIVIDUAL (Includes Industrial)						GROUP					
	Death Claims $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Dividends $'000	Total $'000	Death Claims $'000	Disability Claims $'000	Surrender Values $'000	Dividends $'000	Total $'000	
Abbey Life Insurance Co. of Canada	0	0	0	0	0	0	0	0	0	0	0	0
Aetna Life Insurance Company	26	0	0	9	1	36	270	0	0	(8)	262	298
Aetna Life Insurance Co. of Canada	597	4	21	358	96	1,076	507	0	3	(2)	508	1,584
Alexander Hamilton Life Insurance Co.	0	0	0	0	0	0	12	0	0	0	12	12
Allstate Life Insurance Company	0	0	0	1	0	1	0	0	0	0	0	1
Allstate Life Insurance Co. of Canada	31	0	0	10	0	41	112	0	0	0	112	153
American Bankers Life Assce.of Florida	0	0	0	0	0	0	33	0	0	0	33	33
American Life Insurance Company	8	0	0	4	0	12	27	0	0	0	27	39
Balboa Life Insurance Company	0	0	0	0	0	0	12	0	0	0	12	12
Bankers Life Company	0	0	0	0	0	0	0	0	0	36	36	36
Blue Cross Life Ins. Co. of Canada	0	0	0	0	0	0	37	0	0	8	45	45
Canada Life Assurance Company	463	0	95	869	641	2,068	10,948	279	0	1,275	12,502	14,570
Canadian General Life Insurance Co.	3	0	0	0	0	3	192	0	0	(160)	32	35
Chrysler Life Insurance Co. of Canada	0	0	0	0	0	0	17	0	0	0	17	17
Citadel Life Assurance Company	221	0	13	397	77	708	184	0	5	0	189	897
College Retirement Equities Fund	0	0	0	0	0	0	0	0	0	0	0	0
Colonia Life Insurance Company	0	0	0	5	0	5	0	0	0	0	0	5
Combined Insurance Co. of America	1	0	0	0	0	1	0	0	0	0	0	1
Commercial Union Life Assce.Co.of Canada	93	0	11	168	104	376	113	0	0	0	113	489
Confederation Life Insurance Company	670	5	241	759	505	2,180	2,405	0	0	367	2,772	4,952
Connecticut General Life Insurance Co.	0	0	0	0	0	0	3	0	0	0	3	3
Cooperants, Mutual Life Ins. Society	0	0	0	0	0	0	0	0	0	0	0	0
Co-operators Life Insurance Company	294	0	35	203	333	865	447	0	0	5	452	1,317
Credit Life Insurance Company	0	0	0	0	0	0	4	0	0	0	4	4
Crown Life Insurance Company	539	1	109	437	644	1,730	551	0	0	0	551	2,281
Cumis Life Insurance Company	165	0	0	4	4	173	1,758	15	0	107	1,880	2,053
Cuna Mutual Insurance Society	20	0	0	27	12	59	0	0	0	0	0	59
Desjardins Mutual Life Assurance Co.	0	0	0	1	0	1	232	7	0	62	301	302
Empire Life Insurance Company	46	1	30	400	60	537	164	0	0	12	176	713
Equitable Life Assce. Soc. of the U.S.	0	0	0	0	1	1	181	0	0	0	181	182
Equitable Life Insurance Co. of Canada	840	0	62	339	762	2,003	402	0	0	0	402	2,405
Federated Life Insurance Co. of Canada	97	0	11	80	0	188	58	0	0	0	58	246
Financial Life Assurance Co. of Canada	350	0	0	7	0	357	0	0	0	0	0	357
Ford Life Insurance Company	0	0	0	0	0	0	44	0	0	0	44	44
Franklin Life Insurance Company	52	0	0	1	0	53	0	0	0	0	0	53

LIFE INSURANCE - DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA - 1988 — Continued

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED						INSURANCE CONTRACTS LESS REINSURANCE CEDED					Total Payments in respect of Insurance Contracts $'000
	INDIVIDUAL (Includes Industrial)						GROUP					
	Death Claims $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Dividends $'000	Total $'000	Death Claims $'000	Disability Claims $'000	Surrender Values $'000	Dividends $'000	Total $'000	
General American Life Insurance Company	0	0	0	0	0	0	4	0	0	0	4	4
Glacier National Life Assurance Company	3	0	0	0	0	3	0	0	0	0	0	3
Globe Life Insurance Company	154	0	2	20	0	176	(5)	0	7	0	2	178
Great-West Life Assurance Company	3,977	1	377	2,925	5,432	12,712	11,097	34	17	2,864	14,012	26,724
Halifax Life Insurance Company	0	0	0	2	0	2	0	0	0	0	0	2
Imperial Life Assurance Co. of Canada	660	0	47	783	940	2,430	815	0	0	89	904	3,334
John Alden Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0
John Hancock Mutual Life Insurance Co.	0	0	0	0	1	1	4	3	0	0	7	8
Laurentian Life Insurance Company Inc.	0	0	0	0	2	2	0	0	0	0	0	2
Laurentian Life Insurance Co. of Canada	29	0	8	0	37	0	0	0	0	0	0	37
Laurier Life Insurance Company	20	0	0	2	0	22	0	0	0	0	0	22
London Life Insurance Company	2,782	133	382	4,526	9,524	17,347	2,206	20	2	34	2,262	19,609
Manufacturers Life Insurance Company	2,298	3	136	2,196	1,255	5,888	112	0	0	0	112	6,000
Maritime Life Assurance Company	1,159	0	2	1,072	72	2,305	400	0	0	2,914	3,314	5,619
Massachusetts Mutual Life Insurance Co.	0	0	0	0	0	0	0	0	0	1	1	1
Metropolitan Life Insurance Company	855	0	378	1,286	1,506	4,025	1,848	160	0	88	2,096	6,121
Metropolitan Life Ins. Company of Canada	0	0	0	0	0	0	0	0	0	0	0	0
MIC Life Insurance Corporation	0	0	0	0	0	0	230	0	0	0	230	230
Mony Life Insurance Company of Canada	501	0	0	281	29	811	0	0	0	0	0	811
Mutual Life Assurance Company of Canada	1,329	51	84	2,221	3,439	7,124	1,016	7	13	265	1,301	8,425
Mutual Life Insurance Co. of New York	59	0	16	133	97	305	0	0	0	0	0	305
Mutual of Omaha Insurance Company	64	0	0	283	86	433	28	0	0	0	28	461
National Fidelity Life Insurance Company	1	0	0	0	0	1	0	0	0	0	0	1
National Life Assurance Co. of Canada	412	0	(13)	184	35	618	726	98	4,423	0	5,247	5,865
New York Life Insurance Company	1,233	43	22	1,921	1,492	4,711	66	0	0	26	92	4,803
New York Life Insurance Co. of Canada	10	0	0	135	0	145	0	0	0	0	0	145
North American Life and Casualty Company	5	0	10	29	0	44	0	0	0	0	0	44
North American Life Assurance Company	1,361	6	139	2,338	1,701	5,545	1,232	0	111	50	1,393	6,938
North West Life Assurance Co. of Canada	200	0	0	261	0	461	0	0	0	0	0	461
Norwich Union Life Insurance Society	72	0	28	47	43	190	0	0	0	0	0	190
Paul Revere Life Insurance Company	1,021	0	20	0	0	1,041	0	0	0	0	0	1,041
Pennsylvania Life Insurance Company	33	0	0	20	0	53	45	0	0	11	56	109
Pierce National Life Insurance Company	227	0	0	50	0	277	0	0	0	0	0	277
Pioneer Life Assurance Company	435	0	298	707	331	1,771	0	0	0	0	0	1,771
Provident Life and Accident Ins. Company	0	0	0	0	0	0	80	0	0	0	80	80

LIFE INSURANCE - DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA - 1988 — Continued

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED						INSURANCE CONTRACTS LESS REINSURANCE CEDED					Total Payments in respect of Insurance Contracts $'000
	INDIVIDUAL (Includes Industrial)						GROUP					
	Death Claims $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Dividends $'000	Total $'000	Death Claims $'000	Disability Claims $'000	Surrender Values $'000	Dividends $'000	Total $'000	
Prudential Assurance Company Limited	234	0	83	310	513	1,140	471	0	0	0	471	1,611
Prudential Insurance Company of America	442	0	190	651	1,011	2,294	2,033	(143)	21	(63)	1,848	4,142
Prudential Life Assce.of England(Canada)	0	0	0	0	0	0	0	0	0	0	0	0
Reliable Life Insurance Company	51	0	0	1	0	52	286	0	0	0	286	338
Royal Life Insurance Company of Canada	14	0	0	18	118	150	0	0	0	0	0	150
Safeguard Life Assurance Company	10	0	0	4	3	17	0	0	0	0	0	17
Seaboard Life Insurance Company	613	2	17	270	57	959	148	0	0	0	148	1,107
Sovereign Life Insurance Company	327	1	34	303	85	750	0	0	0	0	0	750
Standard Life Assurance Company	13	0	17	211	236	477	30	0	0	1	31	508
Sun Alliance & London Assce.Co. (Canada)	0	0	0	19	0	19	0	0	0	0	0	19
Sun Alliance & London Assce.Co. Limited	0	0	16	30	2	48	0	0	0	0	0	48
Sun Life Assurance Company of Canada	1,760	0	200	1,732	2,989	6,681	2,584	0	1	767	3,352	10,033
Teachers Ins.& Annuity Assoc. of America	0	0	0	0	3	3	0	0	0	0	0	3
Toronto Mutual Life Insurance Company	0	0	10	8	3	21	0	0	0	0	0	21
Transamerica Life Insurance Co.of Canada	529	0	0	55	4	588	0	0	0	0	0	588
Transamerica Occidental Life Ins. Co.	216	0	6	170	2	394	40	0	0	0	40	434
Travelers Insurance Company	49	1	19	63	0	132	(65)	0	0	0	(65)	67
United of Omaha Life Insurance Company	5	0	5	5	0	15	0	0	0	0	0	15
Wawanesa Mutual Life Insurance Company	194	0	10	225	197	626	537	0	0	0	537	1,163
Western Life Assurance Company	3	0	13	34	9	59	0	0	0	0	0	59
Zurich Life & Health Ins. Co. of Canada	0	0	0	0	0	0	149	0	0	0	149	149
Zurich Life Insurance Company of Canada	618	0	54	150	43	865	505	0	0	0	505	1,370
TOTALS	$28,494	$252	$3,230	$29,768	$34,500	$96,244	$45,335	$480	$4,603	$8,749	$59,167	$155,411

LIFE INSURANCE - DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA - 1988

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										Total Payments in respect of Annuity Contracts $'000	Total Disbursements in respect of Insurance & Annuity Contracts $'000
	INDIVIDUAL					GROUP						
	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000		
Abbey Life Insurance Co. of Canada	0	0	0	0	0	0	0	0	0	0	0	0
Aetna Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0
Aetna Life Insurance Co. of Canada	19	1,120	3,319	0	4,458	34	467	8,278	0	8,779	13,237	14,821
Alexander Hamilton Life Insurance Co.	0	0	0	0	0	0	0	0	0	0	0	12
Allstate Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	1
Allstate Life Insurance Co. of Canada	0	1	(1)	0	0	0	0	0	0	0	0	153
American Bankers Life Assce.of Florida	0	0	0	0	0	0	0	0	0	0	0	33
American Life Insurance Company	0	13	0	0	13	0	0	0	0	0	13	52
Balboa Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	12
Bankers Life Company	0	0	0	0	0	0	3	0	0	3	3	39
Blue Cross Life Ins. Co. of Canada	0	0	0	0	0	0	0	0	0	0	0	45
Canada Life Assurance Company	132	3,751	4,120	1	8,004	7	1,663	390	0	2,060	10,064	24,634
Canadian General Life Insurance Co.	0	2	0	0	2	0	0	0	0	0	2	37
Chrysler Life Insurance Co. of Canada	0	0	0	0	0	0	0	0	0	0	0	17
Citadel Life Assurance Company	8	70	688	6	772	0	0	9	0	9	781	1,678
College Retirement Equities Fund	0	5	0	0	5	0	0	0	0	0	5	5
Colonia Life Insurance Company	0	72	0	0	72	0	0	0	0	0	72	77
Combined Insurance Co. of America	0	0	0	0	0	0	0	0	0	0	0	1
Commercial Union Life Assce.Co.of Canada	0	28	912	0	940	0	0	0	0	0	940	1,429
Confederation Life Insurance Company	61	2,137	1,630	11	3,839	0	0	0	0	0	3,839	8,791
Connecticut General Life Insurance Co.	0	0	0	0	0	0	1	0	0	1	1	4
Cooperants, Mutual Life Ins. Society	0	0	0	0	0	0	0	0	0	0	0	0
Co-operators Life Insurance Company	9	253	194	6	462	0	205	231	109	545	1,007	2,324
Credit Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	4
Crown Life Insurance Company	6	1,882	246	22	2,156	89	376	176	0	641	2,797	5,078
Cumis Life Insurance Company	0	58	0	0	58	17	0	385	0	402	460	2,513
Cuna Mutual Insurance Society	0	7	0	0	7	0	0	0	0	0	7	66
Desjardins Mutual Life Assurance Co.	0	0	10	0	10	0	3	0	0	3	13	315
Empire Life Insurance Company	104	723	704	8	1,539	0	100	505	0	605	2,144	2,857
Equitable Life Assce. Soc. of the U.S.	0	0	0	0	0	0	5	0	0	5	5	187
Equitable Life Insurance Co. of Canada	122	1,021	3,576	14	4,733	1	48	358	0	407	5,140	7,545
Federated Life Insurance Co. of Canada	0	5	7	0	12	0	0	0	0	0	12	258
Financial Life Assurance Co. of Canada	0	0	0	0	0	0	0	0	0	0	0	357
Ford Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	44
Franklin Life Insurance Company	0	0	3	0	3	0	0	0	0	0	3	56

LIFE INSURANCE - DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA - 1988 — Continued

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										Total Payments in respect of Annuity Contracts $'000	Total Disbursements in respect of Insurance & Annuity Contracts $'000
	INDIVIDUAL					GROUP						
	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000		
General American Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	4
Glacier National Life Assurance Company	0	0	0	0	0	0	0	0	0	0	0	3
Globe Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	178
Great-West Life Assurance Company	799	10,347	10,588	96	21,830	2,578	22,595	66,662	46	91,881	113,711	140,435
Halifax Life Insurance Company	0	1	4	0	5	0	1	0	0	1	6	8
Imperial Life Assurance Co. of Canada	65	5,791	6,542	5	12,403	0	1,110	64	0	1,174	13,577	16,911
John Alden Life Insurance Company	16	0	0	0	16	0	0	0	0	0	16	16
John Hancock Mutual Life Insurance Co.	0	0	0	0	0	0	0	0	1	1	1	9
Laurentian Life Insurance Company Inc.	0	0	0	0	0	0	0	0	0	0	0	2
Laurentian Life Insurance Co. of Canada	0	0	0	0	0	0	0	0	0	0	0	37
Laurier Life Insurance Company	0	14	0	0	14	0	0	0	0	0	14	36
London Life Insurance Company	269	2,630	7,692	169	10,760	107	9,414	4,157	0	13,678	24,438	44,047
Manufacturers Life Insurance Company	208	5,828	8,982	22	15,040	113	3,115	17,284	268	20,780	35,820	41,820
Maritime Life Assurance Company	87	1,349	3,106	0	4,542	0	0	19	0	19	4,561	10,180
Massachusetts Mutual Life Insurance Co.	0	0	0	0	0	0	0	0	0	0	0	1
Metropolitan Life Insurance Company	168	215	1,319	10	1,712	17	497	86	0	600	2,312	8,433
Metropolitan Life Ins. Company of Canada	0	0	81	0	81	0	0	0	0	0	81	81
MIC Life Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0	230
Mony Life Insurance Company of Canada	25	757	2,052	1	2,835	0	0	0	0	0	2,835	3,646
Mutual Life Assurance Company of Canada	549	5,680	9,632	3	15,864	20	2,022	3,743	0	5,785	21,649	30,074
Mutual Life Insurance Co. of New York	0	2	0	0	2	0	19	0	0	19	21	326
Mutual of Omaha Insurance Company	0	12	44	11	67	0	0	0	0	0	67	528
National Fidelity Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	1
National Life Assurance Co. of Canada	0	168	192	0	360	460	498	4,064	1,961	6,983	7,343	13,208
New York Life Insurance Company	0	1,583	0	8	1,591	0	66	0	0	66	1,657	6,460
New York Life Insurance Co. of Canada	9	162	233	0	404	0	0	0	0	0	404	549
North American Life and Casualty Company	0	0	0	0	0	0	0	0	0	0	0	44
North American Life Assurance Company	304	5,927	3,730	16	9,977	161	891	5,269	27	6,348	16,325	23,263
North West Life Assurance Co. of Canada	0	291	205	0	496	0	0	0	0	0	496	957
Norwich Union Life Insurance Society	0	115	32	7	154	0	137	0	0	137	291	481
Paul Revere Life Insurance Company	0	50	478	0	528	0	0	0	0	0	528	1,569
Pennsylvania Life Insurance Company	0	0	14	0	14	0	0	0	0	0	14	123
Pierce National Life Insurance Company	0	27	0	0	27	0	0	0	0	0	27	304
Pioneer Life Assurance Company	0	721	0	0	721	0	0	0	0	0	721	2,492
Provident Life and Accident Ins. Company	0	0	0	0	0	0	0	0	0	0	0	80

LIFE INSURANCE - DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA - 1988 — Continued

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										Total Payments in respect of Annuity Contracts $'000	Total Disbursements in respect of Insurance & Annuity Contracts $'000
	INDIVIDUAL					GROUP						
	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000		
Prudential Assurance Company Limited	28	299	1,519	0	1,846	0	1,933	748	23	2,704	4,550	6,161
Prudential Insurance Company of America	51	175	377	84	687	0	23	0	1	24	711	4,853
Prudential Life Assce.of England(Canada)	9	232	1,452	0	1,693	0	120	364	0	484	2,177	2,177
Reliable Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	338
Royal Life Insurance Company of Canada	0	3	120	1	124	0	0	0	0	0	124	274
Safeguard Life Assurance Company	0	0	2	0	2	0	0	0	0	0	2	19
Seaboard Life Insurance Company	196	1,129	1,603	5	2,933	41	37	0	0	78	3,011	4,118
Sovereign Life Insurance Company	0	120	1,315	1	1,436	0	0	0	0	0	1,436	2,186
Standard Life Assurance Company	80	2,946	1,441	0	4,467	0	2,275	30	0	2,305	6,772	7,280
Sun Alliance & London Assce.Co. (Canada)	0	0	0	0	0	0	0	0	0	0	0	19
Sun Alliance & London Assce.Co. Limited	0	0	0	0	0	0	0	0	0	0	0	48
Sun Life Assurance Company of Canada	874	5,333	4,894	23	11,124	40	2,871	1,702	0	4,613	15,737	25,770
Teachers Ins.& Annuity Assoc. of America	0	22	0	32	54	0	0	0	0	0	54	57
Toronto Mutual Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	21
Transamerica Life Insurance Co.of Canada	36	90	417	0	543	0	0	42	0	42	585	1,173
Transamerica Occidental Life Ins. Co.	0	0	0	0	0	0	11	0	0	11	11	445
Travelers Insurance Company	0	2	0	0	2	0	9	0	0	9	11	78
United of Omaha Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	15
Wawanesa Mutual Life Insurance Company	58	763	841	370	2,032	0	0	0	0	0	2,032	3,195
Western Life Assurance Company	0	0	0	0	0	0	0	0	0	0	0	59
Zurich Life & Health Ins. Co. of Canada	0	0	0	0	0	0	356	0	0	356	356	505
Zurich Life Insurance Company of Canada	0	489	57	1	547	0	0	1	0	1	548	1,918
TOTALS	$4,292	$64,421	$84,372	$933	$154,018	$3,685	$50,871	$114,567	$2,436	$171,559	$325,577	$480,988

LIFE INSURANCE - DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA - 1988

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED				ANNUITY CONTRACTS LESS REINSURANCE CEDED		
	INDIVIDUAL		GROUP		INDIVIDUAL		GROUP
	Annuity Payments $'000	Guaranteed Bonus $'000	Annuity Payments $'000	Matured Endowments $'000	Matured Endowments $'000	Transfers $'000	Matured Endowments $'000
Abbey Life Insurance Co. of Canada	0	0	1	0	0	0	0
Aetna Life Insurance Co. of Canada	0	0	0	0	6	0	0
Citadel Life Assurance Company	0	0	0	7	53	0	0
College Retirement Equities Fund	0	0	0	0	0	5	0
Federated Life Insurance Co. of Canada	1	0	0	0	0	0	0
John Hancock Mutual Life Insurance Co.	0	0	0	0	0	0	1
Metropolitan Life Insurance Company	1	0	0	0	0	0	0
Mony Life Insurance Company of Canada	0	0	0	0	21	0	0
Safeguard Life Assurance Company	0	10	0	0	0	0	0
Seaboard Life Insurance Company	0	0	0	0	34	0	0
TOTALS	$ 2	$ 10	$ 1	$ 7	$ 114	$ 5	$ 1

*These figures are in addition to the figures shown on the previous Life pages.

LIFE (DIRECT) — MOVEMENT OF INSURANCE IN MANITOBA — 1988

NAME	GROSS IN FORCE AT END 1987		NEW ISSUED		GROSS IN FORCE AT END 1988	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
Abbey Life Insurance Co. of Canada	213	47,606	9	13,715	185	54,002
Aetna Life Insurance Company	238	230,047	0	0	214	236,393
Aetna Life Insurance Co. of Canada	3,260	404,224	250	32,720	3,072	410,746
Alexander Hamilton Life Insurance Co.	2,522	8,651	679	3,661	2,555	10,210
Allstate Life Insurance Company	21	125	0	0	19	114
Allstate Life Insurance Co. of Canada	688	31,386	233	7,789	738	32,176
American Bankers Life Assce of Florida	0	33,464	0	2,140	0	35,536
American Life Insurance Company	8,819	352,426	246	47,696	4,431	326,988
Balboa Life Insurance Company	5	13,851	0	0	5	16,385
Bankers Life Company	2	13,212	0	0	2	12,646
Blue Cross Life Ins. Co. of Canada	27,667	97	0	0	24,110	87
Canada Life Assurance Company	4,552	3,969,670	247	197,856	4,372	4,558,921
Canadian General Life Insurance Co.	3,242	239,024	116	14,606	3,710	252,295
Chrysler Life Insurance Co. of Canada	918	5,307	272	2,851	802	4,550
Citadel Life Assurance Company	3,774	290,493	850	101,344	4,024	347,111
Colonia Life Insurance Company	82	7,749	249	34,434	306	39,532
Combined Insurance Co. of America	14	520	36	2,181	48	1,916
Commercial Union Life Assce.Co.of Canada	3,225	210,610	280	54,423	3,151	248,066
Confederation Life Insurance Company	9,203	1,131,360	444	198,939	8,928	1,708,905
Connecticut General Life Insurance Co.	1	1,904	0	0	1	1,323
Co-operators Life Insurance Company	9,786	835,782	310	39,389	10,151	832,597
Credit Life Insurance Company	211	3,017	92	2,010	299	3,386
Crown Life Insurance Company	5,144	304,645	446	37,191	5,183	318,868
Cumis Life Insurance Company	2,495	543,016	1,124	251,533	3,244	759,909
Cuna Mutual Insurance Society	495	2,607	0	0	429	2,317
Desjardins Mutual Life Assurance Co.	124	90,167	4	276	125	97,569
Empire Life Insurance Company	2,162	259,033	323	24,741	2,085	234,096
Equitable Life Assce. Soc. of the U.S.	17	12,758	0	754	12	9,861
Equitable Life Insurance Co. of Canada	3,912	359,495	280	29,813	3,891	350,459
Federated Life Insurance Co. of Canada	760	40,313	115	6,182	812	43,443
Financial Life Assurance Co. of Canada	401	85,584	261	64,093	612	142,004
Ford Life Insurance Company	1,435	16,534	556	11,610	1,488	17,051
Franklin Life Insurance Company	58	9,193	7	1,390	55	8,666
General American Life Insurance Company	0	1,212	0	0	0	0
Glacier National Life Assurance Company	49	781	15	25	52	699

LIFE (DIRECT) — MOVEMENT OF INSURANCE IN MANITOBA — 1988 — Continued

NAME	GROSS IN FORCE AT END 1987		NEW ISSUED		GROSS IN FORCE AT END 1988	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
Globe Life Insurance Company	322	3,250	0	0	297	3,045
Great-West Life Assurance Company	28,454	7,940,833	3,295	1,203,049	29,036	9,961,653
Halifax Life Insurance Company	226	3,183	1	25	167	3,318
Imperial Life Assurance Co. of Canada	12,259	1,113,973	721	67,169	12,248	1,263,765
John Hancock Mutual Life Insurance Co.	11	1,775	0	0	11	1,795
Laurentian Life Insurance Co. of Canada	1,364	37	5	0	1,293	34
Laurier Life Insurance Company	523	82,392	401	64,285	862	138,578
London Life Insurance Company	85,183	2,739,404	5,360	332,295	84,075	2,950,348
Manufacturers Life Insurance Company	16,717	871,751	1,061	126,642	16,017	918,816
Maritime Life Assurance Company	3,298	607,784	199	40,257	2,963	831,322
Massachusetts Mutual Life Insurance Co.	6	575	0	64	5	581
Metropolitan Life Insurance Company	45,235	596,112	914	18,190	38,411	376,197
Metropolitan Life Ins. Company of Canada	698	48,481	789	120,365	1,389	162,560
MIC Life Insurance Corporation	12,131	109,433	(286)	(5,391)	0	0
Minnesota Mutual Life Insurance Company	26	460	0	0	33	617
Mony Life Insurance Company of Canada	4,187	326,066	521	39,824	3,945	325,931
Mutual Life Assurance Company of Canada	25,387	1,830,941	2,020	318,484	25,518	2,067,072
Mutual Life Insurance Co. of New York	578	4,178	0	0	506	3,851
Mutual of Omaha Insurance Company	2,344	125,378	597	20,764	2,637	93,095
National Fidelity Life Insurance Company	5	1,205	3	209	8	1,413
National Life Assurance Co. of Canada	2,979	1,084,288	358	72,242	3,002	621,675
New York Life Insurance Company	16,230	963,065	1,259	144,421	14,842	917,454
New York Life Insurance Co. of Canada	3,154	335,344	1,450	115,921	4,006	415,871
North American Life and Casualty Company	392	2,740	0	0	340	2,296
North American Life Assurance Company	22,136	1,122,192	1,462	906,095	21,161	1,927,442
North West Life Assurance Co. of Canada	2,407	221,179	487	44,550	2,375	216,456
Norwich Union Life Insurance Society	1,030	72,271	142	17,925	1,047	78,554
Paul Revere Life Insurance Company	1,994	92,524	143	25,016	1,886	96,190
Pennsylvania Life Insurance Company	611	45,621	121,287	179,171	1,703	195,080
Pierce National Life Insurance Company	3,483	7,807	311	792	3,526	8,175
Pioneer Life Assurance Company	8,177	333,130	565	37,273	7,419	321,475
Provident Life and Accident Ins. Company	1	17,342	0	0	0	7,783
Prudential Assurance Company Limited	3,371	206,355	141	7,063	3,196	202,055
Prudential Insurance Company of America	16,350	1,191,391	390	22,103	16,520	1,266,222
Prudential Life Assce.of England(Canada)	77	10,957	51	11,357	115	22,227

LIFE (DIRECT) — MOVEMENT OF INSURANCE IN MANITOBA — 1988 — Continued

NAME	GROSS IN FORCE AT END 1987		NEW ISSUED		GROSS IN FORCE AT END 1988	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
Reliable Life Insurance Company	141	140,418	0	133,780	116	140,398
Royal Life Insurance Company of Canada	120	8,716	4	280	715	26,662
Safeguard Life Assurance Company	223	617	0	0	207	528,528
Seaboard Life Insurance Company	3,580	340,885	515	89,008	3,652	369,955
Sovereign Life Insurance Company	4,630	305,571	346	36,871	4,292	279,066
Standard Life Assurance Company	1,110	30,303	20	1,461	1,047	29,227
Sun Alliance & London Assce.Co. (Canada)	120	2,240	2	200	115	2,644
Sun Alliance & London Assce. Co. Limited	120	8,433	2	125	85	4,898
Sun Life Assurance Company of Canada	24,966	2,255,907	2,330	346,054	24,890	2,320,683
Teachers Ins.& Annuity Assoc. of America	13	370	0	0	10	400
Toronto Mutual Life Insurance Company	596	46,659	16	2,050	513	37,032
Transamerica Life Insurance Co.of Canada	3,283	373,446	571	75,833	3,505	403,835
Transamerica Occidental Life Ins. Co.	2,191	77,137	89	19,875	1,963	81,792
Travelers Insurance Company	493	11,232	0	0	453	13,704
United of Omaha Life Insurance Company	60	345	0	0	0	0
Wawanesa Mutual Life Insurance Company	7,874	691,200	878	80,939	8,055	753,578
Westbury Life Insurance Company	109	9,804	17	2,250	116	11,054
Western Life Assurance Company	523	8,261	2	103	489	7,179
Zurich Life & Health Ins. Co. of Canada	13	223,332	0	1,196	12	197,422
Zurich Life Insurance Company of Canada	5,876	736,352	1,662	231,460	6,695	857,209
TOTALS	472,882	$36,940,508	157,545	$6,135,007	446,600	$42,587,039

FRATERNAL SOCIETIES

NAME OF SOCIETY	Head Office	Total Premiums and Dues Collected in Canada $'000	Total Premiums and Dues Collected in Manitoba $'000	Total Disburse-ments in Canada $'000	Disburse-ments in Manitoba excluding Expenses $'000	Total of Life & Annuity Certs in Manitoba at end 1987 $'000	Total of Life & Annuity Certs in Manitoba at end 1988 $'000	Total of Life & Annuity Certs in Canada at end 1988 $'000
FRATERNAL SOCIETIES - 1987								
CORRECTION in figures for FRATERNAL SOCIETIES - 1987								
ACTRA Fraternal Benefit Society	Toronto, Ont.	10,625	182	920	14	1,551	1,610	75,811
Independent Order of Foresters	Toronto, Ont.	49,398	2,527	11,136	651	127,275	127,789	2,565,440
Grand Orange Lodge of British America	Toronto, Ont.	1,329	4	920	14	115	100	34,015
	Corrected Totals	119,982	7,819	52,757	4,184	295,304	315,582	4,799,908
FRATERNAL SOCIETIES - 1988								
ACTRA Fraternal Benefit Society	Toronto, Ont.	11,158	186	1,204	7	1,610	1,721	88,498
Associated Canadian Travellers	Calgary, Alta.	349	17	190	36	110	115	1,791
Canadian Foresters Life Insurance Society	Brantford, Ont.	13,308	669	13,427	698	7,794	7,324	102,424
Canadian Woodmen of the World	London, Ont.	763	5	1,107	5	62	71	10,250
Grand Orange Lodge of British America	Toronto, Ont.	1,400	5	792	6	100	97	35,287
Independent Order of Foresters	Toronto, Ont.	46,283	2,808	11,504	685	127,789	131,620	410,683
Knights of Columbus	New Haven, Conn.	26,373	2,260	16,955	2,007	102,124	112,645	1,638,265
Lutheran Life Insurance Society of Canada	Waterloo, Ont.	16,882	2,259	8,616	904	64,616	70,407	545,803
Manitoba Motor Club Insurance Co. Inc.	Winnipeg, Man.	113	113	81	81	0	0	0
North American Benefit Association	Port Huron, Mich.	573	0	422	0	0	0	28,622
North West Commercial Travellers Association of Canada	Winnipeg, Man.	303	116	261	103	3,616	3,331	8,712
Sons of Norway	Minneapolis, Minn.	718	0	295	0	0	0	47,442
Sons of Scotland Benevolent Association	Toronto, Ont.	0	0	570	82	2	2	17
Ukrainian Fraternal Society of Canada	Winnipeg, Man.	134	47	274	65	2,697	2,738	6,562
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	Winnipeg, Man.	243	80	243	128	3,151	3,297	5,526
Ukrainian National Association, Inc.	Jersey City, N.J.	328	13	401	7	487	456	10,768
United Commercial Travelers of America	Columbus, Ohio	357	23	181	8	0	0	0
Workers Benevolent Association of Canada	Winnipeg, Man.	131	25	462	70	1,425	1,467	8,210
	TOTALS	$119,416	$8,626	$56,985	$4,892	$315,583	$335,291	$2,948,860

RECIPROCAL EXCHANGES

NAMES	LIABILITY				PROPERTY — (COMMERCIAL)			
	1987		1988		1987		1988	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Canadian Lawyers Insurance Association	0	0	406	148	0	0	0	0
Canadian Universities Recip. Ins. Exch.	0	0	57	33	0	0	154	573
Lumbermen's Underwriting Alliance	0	0	0	0	807	36	260	41
Truck Insurance Exchange	0	0	0	0	0	0	0	0
TOTALS	$0	$0	$463	$181	$807	$36	$414	$614